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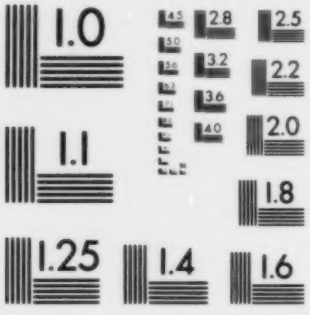

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Inventory of Income Security Programs in Canada

July 1990

Canada

Inventory of Income Security Programs in Canada

July 1990

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Preface

This report is the fifth in the series entitled *Inventory of Income Security Programs in Canada*. As in previous editions, this version contains descriptive and statistical information on approximately 100 federal, provincial and municipal programs providing financial benefits to Canadians. The tables (P.1 and P.2) on the following pages list the various programs included in the report, by jurisdiction and by program type. Programs are described as they existed on July 1, 1990. In general, statistics are provided for fiscal year 1989-90.

The assistance of the various government departments and agencies that contributed to the report is very much appreciated. In particular, thanks are due to: all of the provincial departments responsible for the administration of income security programs; Employment and Immigration Canada; the Department of Veterans Affairs; Revenue Canada, Taxation; Labour Canada; Statistics Canada; the Department of Finance; and the Association of Workers' Compensation Boards of Canada.

This update to the *Inventory of Income Security Programs in Canada* was prepared by the staff of the Social Program Information Division, Information Systems Directorate, Policy, Planning and Information Branch. The team included Shirley Ewen, Shelley Holroyd, Lisa Kelley, Susan McKellar, Gilles Séguin, Anne Tweddle and Rigo Vettoretti under the direction of Marilyn Willis, Acting Director. Sylvie Levesque and Murielle Mair were responsible for the production of the manuscript.

For further information, readers are invited to contact Marilyn Willis at the address noted on the page opposite. The material contained in this edition of the Inventory has been reviewed and approved by the department responsible for the administration of each program. Additional information on any program may be obtained directly from the relevant federal, provincial or municipal department.

Table P.1
Federal Income Security Programs and Related Provisions
July 1990

	Canada
Senior Citizens' Financial Benefits	Old Age Security
	Guaranteed Income Supplement
	Spouse's Allowance
Children's Financial Benefits	Family Allowances
	Child Tax Credit
Social Assistance	Canada Assistance Plan
Taxation Assistance	Basic Personal Credit
	Age Credit
	Married/Equivalent to Married Credit
	Dependent Child Credit
	Credit for Infirm Dependants - Over Age 18
	Disability Credit
	Pension Credit
	Refundable Sales Tax Credit
	Goods and Services Tax Credit
	Child Care Expense Deduction
Pension Plans	Canada Pension Plan
Unemployment Insurance	Unemployment Insurance
War Veterans' Financial Benefits	Veterans' and Civilians' Disability Pensions
	War Veterans' and Civilian War Allowances

Table P.2
Provincial Income Security Programs and Related Provisions
July 1990

	Newfoundland	Prince Edward Island	Nova Scotia	New Brunswick
Senior Citizens' Financial Benefits	School Tax Exemption	Tax Deferral for Senior Citizens	Special Social Assistance Property Tax Rebate for Senior Citizens Rental Assistance Program	Assistance for the Reduction of Rental Costs
Children's Financial Benefits	Special Child Welfare Allowance			
Social Assistance[1]	Social Assistance	Financial Assistance	Family Benefits (provincial) Municipal General Assistance	Social Assistance
Taxation/Shelter Assistance[2]	School Tax Exemption	Residential Property Tax Credit Provincial Tax Credit		Residential Property Tax Credit Assistance for the Reduction of Rental Costs Residential Property Tax Allowance Program
Provincial Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation
Pension Plans				
Unemployment Insurance				

Table P.2 (Continued)
Provincial Income Security Programs and Related Provisions
July 1990

	Quebec	Ontario	Manitoba	Saskatchewan
Senior Citizens' Financial Benefits	LOGIRENTE (Senior Citizens' Rental Assistance Program) Property Tax Refund	GAINS-A (Guaranteed Annual Income System) Property Tax Grant Sales Tax Grant	55 Plus - A Manitoba Income Supplement School Tax Assistance for Tenants 55 Plus Pensioner Homeowners' School Tax Assistance Property Tax Credit Shelter Allowances for Elderly Renters	Saskatchewan Income Plan Saskatchewan Tax Reductions Senior Citizens' Heritage Program
Children's Financial Benefits	Quebec Family Allowance Allowance for Young Children Allowances for Newborn Children Allowance for Handicapped Children Parental Wage Assistance Program	Handicapped Children's Benefits	Child Related Income Support Program	Family Income Plan
Social Assistance[1]	Income Security	Family Benefits (provincial): - Family Benefits (Regular Assistance) - GAINS-D General Welfare Assistance (municipal): - General Assistance - Special Assistance - Supplementary Aid	Social Allowances (provincial) Municipal Assistance	Saskatchewan Assistance Plan
Taxation/Shelter Assistance[2]	Property Tax Refund	Ontario Tax Credits	Property Tax Credit Shelter Allowances for Family Renters Cost of Living Tax Credit	Saskatchewan Tax Reductions
Provincial Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation
Pension Plans	Quebec Pension Plan			Saskatchewan Pension Plan
Unemployment Insurance	Maternity Allowance			

Table P.2 (Continued)
Provincial Income Security Programs and Related Provisions
July 1990

	Alberta	British Columbia	Yukon	Northwest Territories
Senior Citizens' Financial Benefits	Alberta Assured Income Plan Alberta Widows' Pension Property Tax Reduction Benefits (including Senior Homeowner Benefits) Senior Citizens' Renter Assistance Grants Senior Citizens' Home Heating Protection Program	Seniors Supplement Land Tax Deferment Program Home Owner Grant Shelter Aid for Elderly Renters	Income Supplement Program for Seniors Home Owners' Grant Pioneer Utility Grant	Senior Citizens Benefits Senior Citizens' and Disabled Persons Property Land Tax Relief
Children's Financial Benefits				
Social Assistance[1]	Social Allowance Assured Income for the Severely Handicapped	Temporary Assistance Income Assurance	Social Assistance	Social Assistance
Taxation/Shelter Assistance[2]	Remote Area Heating Allowance	Land Tax Deferment Program Home Owner Grant	Home Owners' Grant	Home Owners' Property Tax Rebate Program
Provincial Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation	Workers' Compensation
Pension Plans				
Unemployment Insurance				

1. Although cost sharing of provincial and municipal social assistance programs is provided under the Canada Assistance Plan, expenditures on some of the programs in this row are not shareable.

2. Provincial taxation and shelter assistance programs with special provisions for senior citizens are also included under "Senior Citizens' Financial Benefits".

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The Income Security System in Canada

Canada's income security system includes a variety of federal, provincial and municipal programs designed to provide financial benefits to Canadians. This report provides an inventory of over 100 such programs as they existed in Canada in July 1990. Provisions that came into effect after July 1990, but affect the 1990 benefit year, have also been included, subject to the information available at the time of the writing of this report. This chapter describes the scope and organization of the report, discusses recent program trends, highlights program changes and summarizes expenditures on income security benefits. The following eight chapters discuss specific programs in more detail while the Appendices provide supplementary information.

Scope and Definition

For the purpose of this document, **an income security program is any federal, provincial or municipal program having as its main objective the provision of direct financial benefits to individuals or families in Canada**. Included in this concept of income security programs are the following: a variety of federal and provincial programs targeted to senior citizens and to children; social assistance programs administered by provincial and municipal governments, most of which are cost-shared with the federal government; provincial taxation and shelter assistance programs; provincial workers' compensation programs; the Canada, Quebec and Saskatchewan Pension Plans; the federal Unemployment Insurance program; and federal war veterans' financial benefit programs.[1] Selected federal income tax provisions that are generally seen as being complementary to the income security system are discussed in Appendix E. An alphabetical Index of programs has been included at the end of the report for reference purposes.

For each program included in this report, a description is provided outlining the general and financial eligibility criteria, benefits, administrative features and interactions with other programs within the income security network. This information is supplemented by statistics on beneficiaries and benefit expenditures. In general, benefit expenditures relate to the 1989-90 fiscal year and data on beneficiaries to March 1990. For certain programs, quarterly data are provided for the period from March 1988 to March 1990. For those programs that operate on a calendar-year basis, information is provided for 1989. Because of the difficulty of determining administrative costs and allocating them to specific programs, these costs have been excluded from the program statistics, where possible. Therefore, benefit expenditures, which have been rounded to the nearest thousand dollars, represent net amounts in most instances.

The report identifies benefit rates in effect during 1990 or as of July 1990, depending on the program.

It should be noted that income security programs that provide benefits in kind, rather than cash benefits, are not included in this Inventory. Among the types of programs excluded are social services, subsidized housing, day care, home care, health care and institutional care.

There are six Appendices to the report which provide historical data and supplementary information.

Every attempt has been made to use consistent terminology throughout the Inventory. In all instances, the term "provinces" has been used to refer to both provinces and territories. For additional information on terminology used in this report, please refer to the Glossary, Appendix F.

1 For the purposes of this section, "veterans' financial benefit programs" refers to two specific programs: Veterans' and Civilians' Disability Pensions and War Veterans' and Civilian War Allowances.

The following symbols are used throughout this report:

n/a	not available
--	not applicable
e	estimate
p	preliminary
r	revised

Program Objectives

The income security programs included in this report have, as their purpose, one or more of the following objectives:

i) the assurance of adequate individual or family income through the transfer of financial benefits;

ii) the assurance of continuity of individual or family income by protection against unforeseen interruption of earnings;

iii) the provision of an incentive to work or improve an individual's opportunities for self-sufficiency; and

iv) the assurance of a reasonable lifetime distribution of income through transfers to persons whose economic or demographic characteristics tend to place stringent restrictions on their disposable incomes (e.g., the young, the elderly and parents with dependent children).

While these objectives, either individually or in some combination, underlie all Canadian income security programs, each program varies in its method of meeting these goals. Nonetheless, similarities do exist among certain programs in terms of benefits provided and persons served. By focusing upon certain kinds of similarities, for example, in eligibility criteria, one can organize the vast array of initiatives into distinct types of programs that make up the income security system.

Organization of the Report

Generally, the programs discussed in the Inventory have been categorized first by target group (identified by certain demographic characteristics of the beneficiaries) and second, when applicable, by jurisdictional responsibility. Target groups discussed in this report include senior citizens, children and war veterans. For example, Chapter 3 focuses on financial benefit programs for children and examines these at the federal and provincial levels of administration.

However, target groups are not necessarily mutually exclusive as they may overlap or be contained one within the other. For example, war veterans may also be senior citizens, homeowners are not separate from families, and families with children are a subgroup of the larger category of families. Also, programs may be targeted to more than one group. For example, a shelter assistance program may be designed to aid low-income persons, regardless of age, and seniors, regardless of income. For these reasons, a target group classification, even when used in conjunction with jurisdictional responsibilities, does not provide sufficient flexibility for classifying all of the programs described in this inventory.

As a result, programs that do not lend themselves to organization by target group have been set apart and described as a separate program type, typically on the basis of the kind of benefits that are paid rather than the persons to whom they are paid. Chapter 5, "Provincial Taxation and Shelter Assistance Programs", is an example of this type of program grouping.

Chapter 2 adopts all three approaches in that it focuses upon financial benefits for senior citizens, describes these by jurisdictional responsibility (federal or provincial), and further classifies provincial programs by type (income supplementation programs and taxation and shelter assistance programs). The reader is invited to refer to Tables P.1 and P.2 (in the Preface) for a listing of all programs covered in this report, by jurisdiction and program type.

Recent Trends in Income Security in Canada

Income security programs are designed to respond to the socio-economic needs of Canadians. By their nature, then, these programs are influenced by or respond to, for example, changing demographics (e.g., aging and family structure), economic conditions (e.g., employment/unemployment), and fiscal, legal and jurisdictional realities.

Many of the income security programs in this report have undergone changes since the writing of the January 1988 edition. The following pages highlight these changes with the exception of rate changes; full details may be found in the relevant chapters. Appendix C provides supplementary information on current benefit levels.

Highlights of Program Changes: January 1988 - July 1990[1]

Chapter 2 - Senior Citizens' Financial Benefit Programs

Old Age Security (OAS), Guaranteed Income Supplement and Spouse's Allowance

- Since 1989, the tax system has been used to recover all or a portion of OAS payments from higher income Canadians at a rate of 15% of individual net income exceeding $50,000 (indexed to the Consumer Price Index (CPI) less 3%). In 1990, the threshold was $50,850. The recovery rate of 15%, which began in 1989, will be phased in over three years.
- Reciprocal International Social Security Agreements came into effect with Finland on February 1, 1988; Germany on April 1, 1988; Dominica on January 1, 1989; Australia on September 1, 1989; Iceland on October 1, 1989 and Luxembourg on April 1, 1990.

Provincial Taxation and Shelter Assistance Programs

British Columbia

Shelter Aid for Elderly Renters (SAFER)

- The SAFER Allowance is now calculated as a percentage of the difference between the rent level an applicant pays up to the rent ceiling, and 30% of the applicant's gross income. Previously, SAFER benefits were equal to 75% of the amount by which claimable rent exceeded 30% of the applicant's income.

Northwest Territories

Senior Citizens' and Disabled Persons Property Tax Relief Program

- Effective November 1989, this program was amended to include disabled persons.

Chapter 3 - Children's Financial Benefit Programs

Family Allowances (FA)

- Since 1989, the tax system has been used to recover all or a portion of FA payments from higher income Canadians at a rate of 15% of individual net income exceeding $50,000 (indexed to the CPI less 3%). In 1990, the threshold was $50,850. The recovery rate of 15%, begun in 1989, will be phased in over three years.
- Prepayment of two thirds of the maximum Child Tax Credit has been extended to families with three or more children where the family income does not exceed the maximum credit threshold. Previously only families with incomes up to two thirds of the maximum credit threshold were eligible for this prepayment.

Quebec

Allowance for Young Children (Allocation pour jeune enfant)

- Since January 1989, a monthly non-taxable allowance for children under six years of age has replaced the provincial Availability Allowance (*Allocation de disponibilité*). This allowance is payable in the form of a tax credit and is added to the household's monthly Quebec Family Allowance cheque. These cheques, in turn, are viewed by Quebec as a prepaid credit.

Allowances for Newborn Children (Allocation à la naissance).

- As of July 1988, the Quebec Pension Board (*Régie des rentes du Québec*) has paid a non-taxable allowance in respect of each child in a family who was born or adopted on or after May 1, 1988.

Chapter 4 - Provincial and Municipal Social Assistance Programs

Newfoundland

- In March 1990, asset exemption levels for long-term assistance cases were increased from $1,500 to $2,500 for a single person and from $2,500 to $5,000 for a family.

Prince Edward Island

- The report of the Welfare Assistance Review Committee, entitled *Dignity, Security and Opportunity*, was released early in 1989; significant measures implemented during 1989-90 in response to recommendations in that report included higher allowance levels for all basic needs (food, clothing, household and personal needs and shelter) and for several special needs (at-home care for disabled adults, children's

1 Provisions that came into effect after July 1990, but affect the 1990 benefit year, have also been included, subject to the information available at the time of the writing of this report.

school needs, home repairs). In April 1990, the earnings exemption policy was enhanced and extended to applicants as well as recipients (i.e., an applicant's income from work can be decreased by the amount of the exemption to facilitate access to the program). As of the same date, the clothing allowance became payable from the date of eligibility, thus eliminating the four-month waiting period for this assistance.

Nova Scotia

- Since October 1988, gross wages received during the first four weeks of work (at least 100 hours in total) of a client of the Family Benefits program ("FBA") is totally exempted in the calculation of the household's entitlement. As of June 1990, the same total exemption (for the first four weeks) applies to vocational training allowances received by a client participating in a training program with a duration of at least 100 hours during those four weeks. In both situations, the total exemption may be applied once in every 12-month period.
- Provincial-municipal cost-sharing arrangements, Municipal Assistance benefit levels and eligibility policies and the area of Homes for Special Care were examined during 1988 by a task force established by the provincial government. The final report containing 38 recommendations in those areas studied was submitted to the Department of Community Services in October 1988.
- An amendment to the Family Benefits Regulations in the summer of 1989 discontinued the semi-annual indexation of FBA benefit levels; the current regulatory provision is for annual indexation (in January) "in an amount determined by the Governor in Council".

New Brunswick

- Eligibility criteria for the Long Term Established Needs program were amended in November 1988 for persons in receipt of social assistance since June 1981.

Quebec

- The Quebec ministry responsible for income security also has responsibility for human resources and skills development. These three concerns have been part of the ministry mandate since its official creation on December 16, 1982. In October 1989, the government's desire to consider human resources development as an important element in Quebec's economic and social activity led to a change in the ministry's name; it is now the Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'œuvre, de la Sécurité du revenu et de la Formation professionnelle*).
- In August 1989, the *Social Aid Act* was abolished and replaced with the *Income Security Act (Loi sur la sécurité du revenu)* which provides two last resort financial assistance programs: Financial Support (*Soutien financier*) and Work and Employment Incentives Program or WEIP (*Actions positives pour le travail et l'emploi*). The key points and underlying principles of Income Security are summarized below:

  i) the key objectives of the new income security policy are as follows:
     - adjustments of government assistance to meet the needs of target clientele,
     - parity of treatment for employable clients under the age of 30 (which was not the case under the old Social Aid program), and
     - employment incentives for employable clients;

  ii) unemployable individuals assisted under the Financial Support Program receive higher levels of assistance than those who are employable, as well as higher asset exemption levels than the latter group;

  iii) employable individuals in the WEIP program are classified according to their willingness to participate in one or more employability enhancement measures, their participation in such a measure and their availability. WEIP payment scales are set in accordance with these same factors;

  iv) for WEIP program participants only, deduction is made from the monthly allowance of an amount determined by regulation as the parental contribution, as well as $89 if the household shares its accommodation with another individual or family receiving assistance (in addition to non-exempt financial resources or their imputed value);

  v) indexing of the assistance levels in January of each year is provided for in the regulations only for the Financial Support Program (WEIP levels are increased on an ad hoc basis);

  vi) the following are some of the special benefits provided under the *Income Security Act* and Regulations: special housing allowance for families with at least one dependent child; supplemental financial assistance to women in transition houses; participation allowance

for Financial Support Program clients participating in an employability enhancement measure; continuation of drug card coverage (approved pharmaceutical and dental services free of charge) for clients who are engaged in full-time studies subsequent to participation in the back-to-school program for single parents, who are taking part in a wage-subsidized program or who hold seasonable employment, etc.; and

vii) provisions under the regulations ensured that no client who was receiving benefits at the time the Income Security Program came into effect would suffer any decrease in benefits for the year of transition (i.e., between August 1, 1989 and July 31, 1990).

- Starting with the 1988 tax year, the Work Income Supplement or WISP (*Supplément au revenu de travail*) was replaced, for families with children, by the Parental Wage Assistance Program or PWA (*Aide aux parents pour leurs revenus de travail*). For single persons and childless couples, the maximum assistance level under WISP was decreased by one-third for 1988 and by two-thirds for 1989. WISP was terminated in 1990.

Ontario

- In the spring of 1989, Ontario announced a number of changes to its social assistance programs resulting directly from recommendations of the Social Assistance Review Committee (SARC) in *Transitions* (also known as the Thomson report), which was released in the fall of 1988. The most significant elements of the reform are noted below under the five objectives set for SARC by the Ontario government:
  i) *Improvement of work incentives:* The Supports to Employment Program (STEP) is a series of regulation changes designed to encourage clients to take up employment and training opportunities by removing financial disincentives to working. The changes will ensure that clients are better off working and increasingly better off for each additional dollar earned.
  ii) *Expansion of employment service programs*: This initiative incorporates the elements of formalized employment planning with the more comprehensive provision of employment support services at the local level, with the emphasis on bridging to the mainstream.
  iii) *Reform of shelter benefits*: As of January 1990, shelter benefits were significantly improved and simplified under both Family Benefits ("FBA") and General Welfare Assistance ("GWA").
  iv) *Improvements to children's benefits*: These include enrichment, simplification and equalization of children's benefit structures in GWA and FBA.
  v) *Fairness and simplicity*: A number of social assistance amendments were designed to make the system fairer and simpler for a number of client groups, including single seniors and farmers.
- Since the implementation of STEP in October 1989, no new applications are being accepted under the Work Incentive (WIN) program. Most former WIN participants have transferred to STEP because it was in their best financial interest to do so. Because it now covers a decreasing residual caseload, the WIN program description has been dropped from the Inventory.

Manitoba

- Since January 1990, separated or deserted single parents, or those living apart from their spouse, may apply directly to the Social Allowances Program for assistance; prior to this date, newly-separated parents had to apply to their municipality of residence for assistance for the first 90 days following separation or desertion.
- Since the fall of 1988, Winnipeg allows a total exemption of maintenance payments up to $225 per month (as at July 1990) under its Municipal Assistance program.
- Effective January 1989, the Social Allowances Program exempts all earnings of children in receipt of social allowances benefits if such children are attending school full-time.

Saskatchewan

- Effective April 1, 1988, a monthly cheque pick-up process was introduced to assist unemployed employable recipients to obtain employment and training opportunities.
- Effective June 1988, a joint-payment cheque process was introduced for recipients receiving rental allowances. Rental cheques jointly payable to the landlord and the recipient are provided, which ensure that payments are made and allowances are used for the purpose intended.
- Effective June 1989, a semi-monthly benefit cheque process was introduced that ensures benefits are available to recipients throughout the month. Shelter, utility, special needs and one half

of basic allowances are paid at the beginning of the month. The balance of the basic allowance is paid at the middle of the month.

Alberta

- In April 1988, liquid asset exemption levels under Social Allowances for severely handicapped clients (as defined for purposes of the Assured Income for the Severely Handicapped program) were increased from $1,500 to $3,000 for a single person and from $2,500 to $5,000 for a family of one adult and one child or two adults cohabiting, plus $500 for each additional dependant.
- In May 1988, the maximum Handicap Benefit payable under Social Allowance to a severely handicapped person whose needs exceed the maximum benefit available under the Assured Income for the Severely Handicapped program and who is otherwise eligible for a Social Allowance was increased from $52 to $175 per month; this increase offsets the elimination of the higher maximum shelter allowance available to that client group, as of the same date.

British Columbia

- Following an internal review of the Guaranteed Available Income for Need (GAIN) program carried out in the second half of 1987-88, a number of program changes were implemented during 1988-89 "...to ensure that income assistance recipients are given all possible assistance to regain employment...(and)...to streamline the income assistance system", according to a B.C. news release of April 1988. Significant developments in this respect are as follows:
  - i) extension of enhanced earnings exemption provision to handicapped clients; this provision was subsequently time-limited for all clients except the handicapped;
  - ii) provision of a transportation allowance for one year to single parents and Handicapped Benefits clients who become employed;
  - iii) coverage of day-care surcharges for one year for single parents who become fully employed;
  - iv) introduction of a program to assist single parents to obtain maintenance orders in conjunction with the Ministry of the Attorney General's implementation of the Enforcement of Maintenance Program;
  - v) removal of the eight-month waiting period required before unemployable recipients are eligible for a higher benefit rate;
  - vi) creation of a new client category for benefit calculations, "... to eliminate the disparity between employable and unemployable rates for single parents" (B.C. news release);
  - vii) extension of the period during which clients may upgrade their educational and vocational skills to three years (formerly two years);
  - viii) ineligibility for income assistance of a person with grounds to claim Unemployment Insurance (the person must apply for Hardship Assistance, described in the B.C. summary "Benefits" section, if destitute and facing undue hardship); and
  - ix) revision of the definition of "employable" with respect to single parents.
- Since April 1989, there are only two methods by which a benefit may be recovered: by assignment of future benefits payable under another program or by repayment agreement.

Yukon

- Since January 1989, a parent staying at home with a child of preschool age is not required to seek employment as a condition of eligibility.
- Since February 1989, a review of social assistance rates in August of each year is required by Regulation, although rates are not necessarily increased as a result of that review.
- A new winter clothing allowance ($125 per person 14 years of age or over, $75 each for younger beneficiaries) was implemented late in 1989.

Northwest Territories

- Since August 1989, an applicant who is entitled to support under the *Maintenance Orders Enforcement Act* must assign any maintenance order to the Director of social assistance as a condition of eligibility.

Chapter 5 - Provincial Taxation and Shelter Assistance Programs

New Brunswick

Residential Property Tax Allowance Program

- This program no longer has an income requirement for applicants or co-owners who are 65 years of age or older. Eligibility is based on age and not income.

Manitoba

Manitoba Education Tax Reduction Program for Farmers

- This program was discontinued effective January 1990.

British Columbia

Home Owner Grant

- This program has been enhanced by the supplemental home owner grant that began in 1990. The Ministry of Municipal Affairs, which administers the program, has been renamed the Ministry of Municipal Affairs, Recreation and Culture.

Chapter 6 - Provincial Workers' Compensation Programs

- As of January 1990, nine jurisdictions have instituted Experience Rating Assessment systems or pilot projects whereby merit reductions or surcharges are applied to individual members of rate groups based on the safety record of the individual employers.

Chapter 7 - Federal and Provincial Pension Plan Programs

Canada Pension Plan

- Reciprocal International Social Security Agreements came into effect with Finland on February 1, 1988; Germany on April 1, 1988; Dominica on January 1, 1989; Australia on September 1, 1989; Iceland on October 1, 1989; and Luxembourg on April 1, 1990.

Quebec Pension Plan

- Reciprocal International Social Security Agreements came into effect with Sweden, Norway, Finland and Germany on April 1, 1988; with Jamaica and Dominica on January 1, 1989; and with Luxembourg on April 1, 1990.

Chapter 8 - Unemployment Insurance (UI)

- On October 23, 1990, Bill C-21, an Act to amend the *Unemployment Insurance Act*, received Royal Assent. Significant changes to the UI program, outlined in the Act, include:
  - i) revision of the current system of maternity, parental and sickness benefits, effective November 18, 1990;
  - ii) an amendment to entrance requirements and the duration of benefits, effective November 18, 1990;
  - iii) extended unemployment insurance to workers over the age of 65 (retroactive to September 23, 1988) and to people working for their spouses in a normal working relationship, effective November 18, 1990;
  - iv) an increase to the penalties for those who quit their jobs without just cause, refuse a job or are fired for misconduct, effective November 18, 1990;
  - v) an increase in the unemployment insurance premium rate, retroactive to January 1, 1990;
  - vi) removal of federal government financing of UI benefits; and
  - vii) provision for making regulations to expand developmental uses of the UI Account and to pay approved course costs and supplementary training allowances from this Account.
- These changes have not been included in detail in Chapter 8 as most were implemented after July 1, 1990.

Chapter 9 - War Veterans' Financial Benefit Programs

Veterans' and Civilians' Disability Pensions

- The *Statute Law (Superannuation) Amendment Act*, which received Royal Assent on June 29, 1989, amended the *Pension Act* to allow payment of benefits on behalf of a disability pensioner's dependant who has married or remarried.

Appendix E - Federal Income Tax Credits and Deductions

- Effective January 1, 1991, the 7% Goods and Services Tax (GST) replaced the existing federal sales tax (13.5%) and applies to the vast majority of goods and services purchased in Canada.

Goods and Services Tax (GST) Credit

- The refundable GST Credit is intended to help compensate lower-income Canadians for the costs of any Goods and Services Tax they have to pay. Application for the 1991 Credit is made with the 1990 income tax return.

Table 1.1a
Income Security Programs in Canada
Benefit Expenditures by Program
1986-87, 1987-88, 1988-89 and 1989-90

Program	1986-87		1987-88		1988-89		1989-90	
	$000,000	% of Total	$000,000	% of Total	$000,000	% of Total	$000,000	% of Total
Family Allowances	2,534	5.2	2,564	4.9	2,606	4.6	2,654	4.4
Child Tax Credit[1]	1,573	3.2	1,639	3.1	1,968	3.5	2,064	3.4
OAS/GIS/SPA (Total)	13,445	27.5	14,349	27.4	15,202	27.1	16,154	26.8
Old Age Security	9,520		10,248		10,963		11,804	
Guaranteed Income Supplement	3,451		3,618		3,766		3,888	
Spouse's Allowance	473		483		473		461	
Veterans' Programs (Total)	1,194[r]	2.4	1,164	2.2	1,143	2.0	1,162	1.9
War Veterans' and Civilian War Allowances	425		366		311		264	
Veterans' and Civilians' Disability Pensions	768[r]		799		833		898	
CPP and QPP (Total)	7,854	16.1	9,736	18.6	11,109	19.8	12,419	20.6
Canada Pension Plan	5,721		7,329		8,445		9,473	
Quebec Pension Plan	2,133		2,406		2,664		2,946	
Unemployment Insurance	10,640	21.8	10,577	20.2	10,979	19.6	11,818	19.6
Workers' Compensation[1,2]	3,132[r]	6.4	3,407	6.5	3,659	6.5	3,857	6.4
Social Assistance (Total)[5]	6,159[r]	12.6	6,639	12.7	6,846	12.2	7,481	12.4
Federal Share (CAP)[3]	3,063		3,197		3,393		3,573	
Provincial Share (Net)[4]	3,096		3,441		3,453		3,908	
Provincial Tax Grants and Income Supplements[6]	2,329	4.8	2,362	4.5	2,526	4.5	2,734	4.5
Total[7]	48,860[r]	100.0	52,436	100.0	56,038	100.0	60,343	100.0

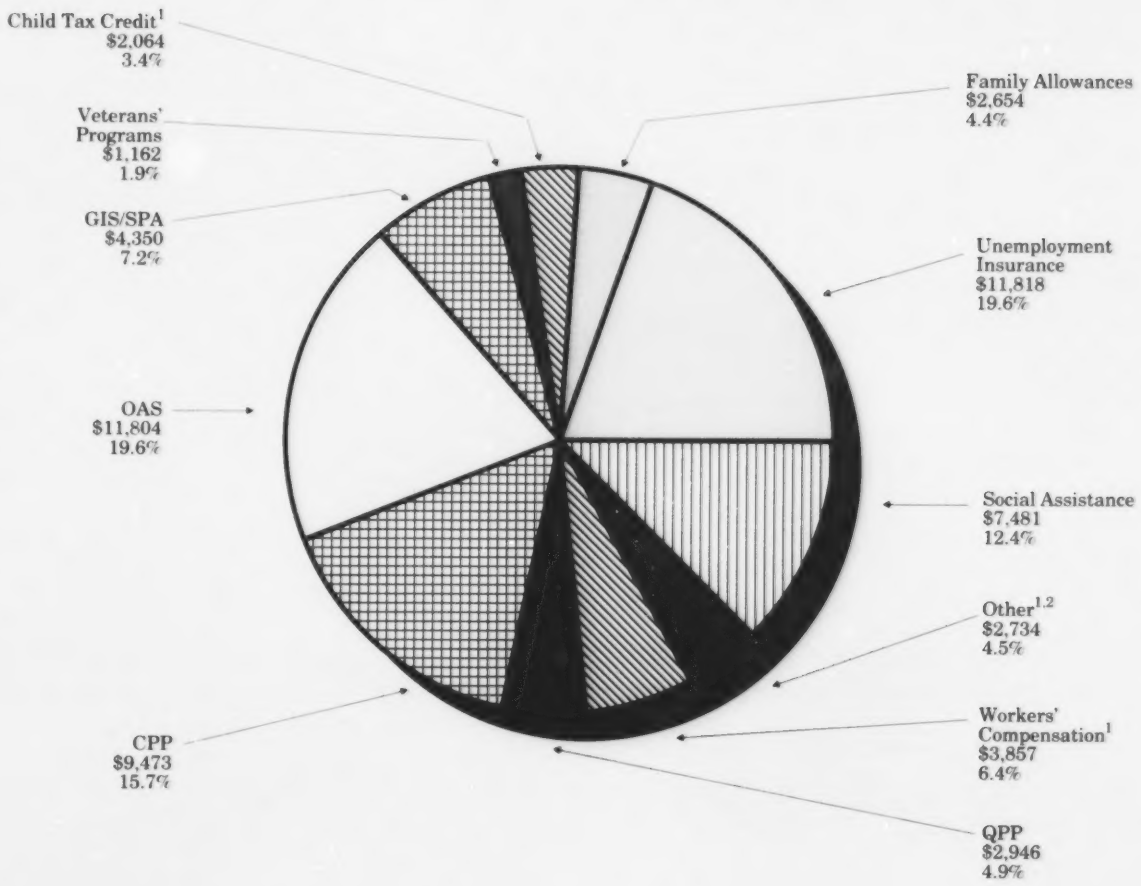
1. Data are for 1986, 1987, 1988 and 1989 calendar years.
2. Includes compensation for wage loss, disability expenses, funeral expenses and medical aid.
3. Represents federal payments made during indicated fiscal year and may include amounts paid retroactively for expenditures incurred by provinces and territories in previous years.
4. Calculated as the net difference between the total social assistance expenditures and the federal share.
5. Represents the total of all cost-shared social assistance programs.
6. Amounts are estimates based on data contained in this report.
7. Totals may not add due to rounding.

Table 1.1b
Income Security Programs in Canada
Benefit Expenditures in Constant Dollars[1] by Program
1987-88, 1988-89 and 1989-90

Program	1987-88		1988-89		1989-90	
	$000,000	Annual Percentage Change[2]	$000,000	Annual Percentage Change[2]	$000,000	Annual Percentage Change[2]
Family Allowances	2,459	-3.0	2,397	-2.5	2,322	-3.2
Child Tax Credit	1,572	-0.1	1,810	15.2	1,806	-2.4
OAS/GIS/SPA (Total)	13,757	2.3	13,986	1.7	14,133	1.1
Old Age Security	9,825	3.2	10,086	2.7	10,327	2.4
Guaranteed Income Supplement	3,469	0.5	3,464	-0.1	3,402	1.8
Spouse's Allowance	463	-2.2	435	-5.9	404	-7.3
Veterans' Programs (Total)	1,116	-6.5	1,052	-5.8	1,017	3.3
War Veterans' and Civilian War Allowances	351	-17.6	286	-18.5	231	-19.1
Veteran's and Civilian's Disability Pensions	766	-0.3	766	0.0	785	2.6
CPP and QPP (Total)	9,334	18.8	10,219	9.5	10,865	6.3
Canada Pension Plan	7,027	22.8	7,769	10.6	8,288	6.7
Quebec Pension Plan	2,307	8.2	2,450	6.2	2,578	5.2
Unemployment Insurance	10,141	-4.7	10,101	-0.4	10,340	2.4
Workers' Compensation	3,266	4.3	3,366	3.1	3,375	0.2
Social Assistance (Total)	6,365	3.3	6,298	-1.0	6,545	3.9
Federal Share (CAP)	3,065	0.1	3,122	1.8	3,126	0.1
Provincial Share (Net)	3,299	6.6	3,177	-3.7	3,419	7.6
Provincial Tax Grants and Income Supplements	2,265	-2.8	2,324	2.6	2,392	2.9
Total[3]	50,275	2.9	51,553	2.5	52,794	2.4

1. Fiscal year 1986-87 has been used as the base year; subsequent years have been adjusted based on the Consumer Price Index.
2. Per cent changes are calculated from unrounded expenditure data.
3. Totals may not add due to rounding.

Figure 1.1
Income Security Programs in Canada
Benefit Expenditures by Program
1989-90
($ 000,000s)



Total Program Expenditures: $60,343 million

1. Expenditures for Workers' Compensation, Child Tax Credit and some provincial taxation/shelter assistance and income supplementation programs are for the 1989 calendar year.
2. Includes provincial taxation/shelter assistance and income supplementation programs.

Senior Citizens' Financial Benefit Programs

Various federal and provincial programs provide financial benefits to senior citizens. This chapter describes the federal Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance (SPA) programs. Benefits may also be payable to elderly persons under the Canada and Quebec Pension Plans; these programs are described in Chapter 7. Federal income tax provisions of benefit to elderly persons are discussed in Appendix E of this report.

Two types of provincial income security programs for seniors are also discussed in this chapter. Income supplementation or "top-up" programs pay cash benefits that are in addition to the federal GIS and, in some provinces, SPA. Two provinces also provide income supplements to seniors not in receipt of federal benefits. Provincial taxation and shelter assistance programs either reduce taxes (personal, property or school) or subsidize rental accommodation costs for low-income seniors.

This report does not cover service-oriented programs for seniors such as homes for special care, home care and medical care.

Federal Programs

The OAS, GIS and SPA programs were established to provide the elderly with some measure of financial security. They are administered by the Department of National Health and Welfare under the *Old Age Security Act*. The effective dates for the programs are as follows: OAS - 1952, GIS - 1967, SPA - 1975.

OAS provides a basic income for persons aged 65 or over who meet certain residence requirements. GIS is payable to OAS pensioners with little or no income other than OAS, thus providing them with a minimum guaranteed level of income. SPA is payable to OAS pensioners' spouses 60 to 64 years of age whose income is below certain levels; these households are thus guaranteed a minimum income similar to that of a GIS pensioner couple. It is also payable to 60- to 64-year-old low-income widow(er)s, to ensure a minimum income until they become eligible for OAS. All three programs provide monthly benefits.

The OAS/GIS/SPA rates are escalated quarterly at the full rate of increase in the Consumer Price Index (CPI). OAS benefits are considered as taxable income under the *Income Tax Act*. Unlike OAS benefits, GIS and SPA benefits are not classed as taxable income. However, they can affect the personal tax credits of an individual claiming a recipient of either benefit as a dependant, since the benefits must be included when computing the net income of a dependant for income tax purposes.

The April 1989 budget introduced a provision to ensure the recovery of OAS payments from higher-income Canadians at a rate of 15% of individual net income exceeding $50,000. For example, an individual with a net income of $60,000 would have to repay the lesser of OAS received or $1,500 (15% of the difference between net income [$60,000] and the income threshold [$50,000]). Repayments are calculated on the income tax return and are deductible in determining the amount of income subject to the personal income tax.

This measure will be phased in over three years. Actual repayments for the 1989 tax year were one third of the amount repayable, for 1990 will be two thirds of the amount repayable, and for 1991 and subsequent years the full amount will be repayable. For 1990 and subsequent taxation years, the $50,000 threshold will be indexed on the same basis as other indexed brackets and thresholds in the tax system (i.e., to the annual increase in the CPI in excess of 3%).

Maximum monthly benefit rates for the quarters beginning January 1988 to July 1990 for OAS, GIS and SPA are shown in Table 2.1; rates from 1987 to 1990 may be found in Appendix C.

Old Age Security

Eligibility

General

All persons aged 65 or over who are Canadian citizens or legal residents may qualify for either a full or a partial OAS pension, depending on their years of residence in Canada after reaching age 18. Payment of the pension normally begins in the month following a person's 65th birthday, provided that application has been made in advance. In the case of a late application, retroactive payments for up to five years may be approved.

There are two methods of meeting residence requirements for a full pension. Persons who were 25 years of age or over on July 1, 1977, and either resident in Canada on that date or with some prior residence (after age 18), will qualify if they have resided in Canada for the 10 years immediately prior to application. Persons who were not yet 25 or with no previous residence in Canada on July 1, 1977, will qualify for a full pension only if they have resided in Canada for 40 years after reaching age 18. Those who cannot qualify for a full pension may receive a partial pension, provided they have at least 10 years' residence in Canada after age 18.

The OAS pension may be paid indefinitely outside of Canada if the pensioner has resided in Canada for at least 20 years after age 18. Otherwise, it may be paid for six months following the month of departure from Canada, to be resumed when the pensioner resumes residence in Canada.

International Social Security Agreements

Reciprocal International Social Security Agreements with other countries are designed to ensure that no one is left without coverage and to avoid duplication of coverage. Persons who are residing or have resided in a reciprocating country may add those periods of residence to their residence in Canada in order to satisfy the minimum residency requirements for OAS. Once eligibility has been established, the amount of OAS payable is proportionate to the actual periods of residence in Canada (see "Benefits"). Similar provisions apply in other contracting countries for establishing eligibility and determining benefits payable.

As of July 1990, agreements exist with Italy, France, Portugal, United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland and Luxembourg. In addition, agreements have been signed with the Netherlands and Cyprus, and will each take effect when ratified by Canada and the other country.

Financial Eligibility

The Old Age Security pension is universal for those aged 65 years or over, subject only to residence (and resident status) requirements. No income or asset tests are applied.

Benefits

Persons meeting the full residence requirements for OAS receive the full pension. A partial OAS pension is calculated at the rate of 1/40th of the full pension for each year of residence in Canada for those who have at least 10 years' residence after age 18. The partial rate is established at the time of application and does not increase with years of residence after age 65.

Financing

Payments to beneficiaries of OAS are made out of the federal government's Consolidated Revenue Fund.

Guaranteed Income Supplement

Eligibility

General

OAS pensioners with no income or only a limited amount of income apart from OAS may, upon annual application, receive full or partial GIS benefits. Recipients of GIS benefits must reapply annually.

If pensioners leave Canada, the Supplement is paid for six months following the month of departure, then is discontinued. It is resumed upon their return if all conditions of eligibility are met.

Financial Eligibility

The amount of GIS to which an individual is entitled is determined by marital status and income. If the pensioner is married, the combined income of the pensioner and spouse is taken into account. The value of any assets that the household may have does not affect eligibility for GIS.

Income for GIS purposes is, for the most part, computed in accordance with the *Income Tax Act* (i.e., net income). For purposes of GIS, income includes any money that the pensioner receives such as an earnings-related retirement pension, interest, dividends, rents, wages, etc. Nonetheless, the *Old Age Security Act* specifically exempts certain sources of income, such as OAS benefits, federal Family Allowances, the Child Tax Credit, Canada or Quebec Pension Plan death benefits, Home Insulation Grants, social assistance benefits, Veterans' Disability Pensions and War Veterans' Allowances. Workers'

compensation payments, however, are considered as income.

Generally speaking, net income in the previous calendar year is used to determine the amount of benefits payable in a fiscal year (which starts on April 1). If a pensioner or spouse expects a reduction in income during the current year because of retirement or a reduction in or a cessation of private pension income, an estimate of the current calendar year's income may be allowed in order to determine the amount of entitlement. Should the actual income, in fact, exceed the estimated amount, excess payment amounts shall be deducted from any subsequent payments of the supplement or pension.

Benefits

There are two rates for GIS. One applies to single pensioners (which includes widowed, divorced or separated persons as well as individuals who have never married) and also to married pensioners whose spouses are not in receipt of either the basic OAS pension or SPA. The other rate applies to spouses in married couples (which includes both legally married couples and, in some instances, couples living in common-law relationships) where both spouses are pensioners. (Married couples who are forced by circumstances to live apart may be paid at the single rate.)

In the case of a single pensioner, the maximum monthly Supplement is reduced by $1 for each $2 of monthly income. In the case of a married couple where both spouses are in receipt of the basic Old Age Security pension, the maximum monthly Supplement of each pensioner is reduced by $1 for every $4 of their combined monthly income.

A special provision applies in the case of a married couple in which only one spouse is a pensioner and the other is not eligible for either the basic OAS pension or SPA. In this instance, the pensioner is entitled to receive GIS at the higher rate paid to single persons; moreover, the maximum monthly Supplement is reduced by $1 for every $4 of the couple's combined monthly income. The first reduction of $1 is made only when the combined yearly income of the couple reaches 12 times the basic monthly OAS pension plus $48.

Where a GIS beneficiary is receiving only partial OAS benefits (because of residence requirements), the GIS benefit is increased to make up for any difference between the full OAS amount and the partial OAS benefit being received.

Benefits are indexed quarterly according to the rate of increase in the CPI.

Table 2.2 provides a summary of reduction points (income at which GIS begins to be reduced) and cut-off levels (income above which no Supplement is paid) by various family configurations. For example, a single pensioner whose 1989 income (as defined under "Financial Eligibility") was greater than $9,936 and who applied for GIS in April 1990 would not have been eligible. Another single pensioner with income of $5,000 would have been eligible for partial GIS benefits.

Financing

Payments to beneficiaries of GIS are made out of the federal government's Consolidated Revenue Fund.

Spouse's Allowance

Eligibility

General

The spouse of a GIS pensioner may be eligible upon application for SPA if that spouse is 60 to 64 years of age and has 10 years' residence in Canada after age 18. SPA may be full or partial, in accordance with the OAS residence requirements. Once the residence requirements have been met, eligibility is subject to an income test similar to that for GIS. Recipients of SPA are required to reapply annually.

SPA is payable for six months following departure from Canada of either the spouse or the pensioner, whoever leaves first, and may be resumed only when both resume residence in Canada. The benefit ceases to be payable if the couple becomes separated or divorced.

SPA ceases in the month in which the OAS pensioner dies. The widowed spouse may be eligible upon application for Widowed SPA, based on his or her income.

An amendment to the *Old Age Security Act* provides for payment of SPA to any widow or widower who is between the ages of 60 and 64, has been a Canadian resident for at least 10 years after age 18 and meets the income eligibility and residency status criteria. Benefits under Widowed SPA became payable to eligible widows or widowers as of September 1985.

Financial Eligibility

For couples, the SPA benefit is based on their combined annual income, whereas for beneficiaries of Widowed SPA, it is based on the surviving spouse's income only. (Refer to "GIS - Financial Eligibility" for the definition of income.) Assets are not taken into consideration for entitlement purposes.

Benefits

The amount of SPA to which an applicant is entitled is determined by the length of the applicant's period of residence in Canada and the combined annual income of the applicant and the pensioner spouse. The maximum amount of the OAS-equivalent portion of SPA to which an individual is entitled is determined according to the same rules as those used for the basic OAS pension. One important difference, however, is that where the OAS-equivalent portion of SPA is a partial amount, that amount may be increased for each additional year of residence in Canada between the ages of 60 and 64.

The maximum full monthly SPA is payable if residence criteria for full OAS are met, and is equal to the full basic OAS pension plus maximum GIS at the married rate. The maximum partial Allowance (based on residence and payable with a minimum of 10 years' residence) is made up of an amount equal to 1/40th of the OAS pension for each year of residence in Canada plus maximum GIS at the married rate.

SPA is reduced by $3 for every $4 of the couple's combined monthly income until the OAS equivalent is eliminated. After that, the GIS equivalent of SPA and the GIS of the pensioner are each reduced by $1 for every additional $4 of combined monthly income.

In the case of Widowed SPA, the maximum monthly Allowance is reduced by $3 for every $4 of the surviving spouse's monthly income until the OAS equivalent is eliminated; then it is reduced by $1 for every additional $2 of monthly income.

Financing

SPA payments are made from the federal government's Consolidated Revenue Fund.

Table 2.1a
**Old Age Security,
Guaranteed Income Supplement
and Spouse's Allowance**
Maximum Monthly Benefits by Program
January 1988 to April 1989

Program	Jan. 1988	April 1988	July 1988	Oct. 1988	Jan. 1989	April 1989
Old Age Security (OAS)	$310.66	$313.15	$315.97	$320.08	$323.28	$325.87
Guaranteed Income Supplement (GIS)						
Single Pensioner and One-Pensioner Family	369.21	372.16	375.51	380.39	384.19	387.26
Two-Pensioner Family (amount paid to each pensioner)	240.47	242.39	244.57	247.75	250.23	252.23
Spouse's Allowance (SPA)						
Regular	551.13	555.54	560.54	567.83	573.51	578.10
Widowed	608.46	613.33	618.85	626.90	633.17	638.24
OAS plus GIS						
Single Pensioner and One-Pensioner Family	679.87	685.31	691.48	700.47	707.47	713.13
Two-Pensioner Family (amount paid to each pensioner)	551.13	555.54	560.54	567.83	573.51	578.10

Table 2.1b
**Old Age Security,
Guaranteed Income Supplement
and Spouse's Allowance**
Maximum Monthly Benefits by Program
July 1989 to July 1990

Program	July 1989	Oct. 1989	Jan. 1990	April 1990	July 1990
Old Age Security (OAS)	$330.43	$337.04	$340.07	$343.13	$347.93
Guaranteed Income Supplement (GIS)					
Single Pensioner and One-Pensioner Family	392.68	400.53	404.13	407.77	413.48
Two-Pensioner Family (amount paid to each pensioner)	255.76	260.88	263.23	265.60	269.32
Spouse's Allowance (SPA)					
Regular	586.19	597.92	603.30	608.73	617.25
Widowed	647.17	660.11	666.05	672.04	681.44
OAS plus GIS					
Single Pensioner and One-Pensioner Family	723.11	737.57	744.20	750.90	761.41
Two-Pensioner Family (amount paid to each pensioner)	586.19	597.92	603.30	608.73	617.25

Table 2.2
Guaranteed Income Supplement and Spouse's Allowance
Reduction Points[1] and Cut-off Levels[2] of Annual Income[3] by Payment Marital Status
January 1989 to July 1990

Payment Marital Status	Jan. 1989	April 1989	July 1989	Oct. 1989	Jan. 1990	April 1990	July 1990
Single Pensioner							
Reduction Point	$ 24	$ 24	$ 24	$ 24	$ 24	$ 24	$ 24
Cut-off Level	9,240	9,312	9,432	9,642	9,720	9,792	9,936
Married, Two-Pensioner Family[4]							
Reduction Point	48	48	48	48	48	48	48
Cut-off Level	12,048	12,144	12,288	12,528	12,672	12,768	12,960
Married, One-Pensioner Family[4]							
Reduction Point	3,936	3,984	4,032	4,128	4,176	4,176	4,224
Cut-off Level	22,368	22,560	22,848	23,328	23,568	23,712	24,048
Married, Pensioner/SPA Family[4]							
For Pensioner							
Reduction point	5,232	5,280	5,376	5,472	5,520	5,568	5,616
Cut-off level	17,232	17,376	17,616	17,952	18,144	18,288	18,528
For SPA Recipient							
First reduction point[5]	48	48	48	48	48	48	48
Second reduction point[6]	5,232	5,280	5,376	5,472	5,520	5,568	5,616
Cut-off level	17,232	17,376	17,616	17,952	18,144	18,288	18,528
SPA, Widowed							
First Reduction Point[5]	48	48	48	48	48	48	48
Second Reduction Point[6]	5,208	5,256	5,352	5,448	5,496	5,544	5,592
Cut-off Level	12,624	12,744	12,936	13,200	13,296	13,416	13,584

1. A reduction point is a defined level of annual income. Beneficiairies with income below this amount receive maximum GIS benefits; those with income at or above this amount receive partial benefits.
2. A cut-off level is the amount of annual income at which a person is not eligible for GIS or SPA benefits.
3. Income for GIS purposes is, for the most part, computed in accordance with the *Income Tax Act*.
4. Reduction points and cut-off levels are based on the combined income of both spouses.
5. This is the point where the OAS equivalent portion of SPA starts to reduce.
6. This is the point where the GIS equivalent portion of SPA starts to reduce.

Table 2.3a
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries by Province/Territory and Program
March 1988

Province/Territory[1]	OAS only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/ GIS/ SPA
Newfoundland	11,251	41,325	52,576	78.60	5,109	57,685
Prince Edward Island	5,358	10,903	16,261	67.05	1,086	17,347
Nova Scotia	41,981	65,417	107,398	60.91	6,991	114,389
New Brunswick	30,422	52,547	82,969	63.33	5,870	88,839
Quebec	282,273	403,480	685,753	58.84	44,744	730,497
Ontario	636,906	402,753	1,039,659	38.74	41,303	1,080,962
Manitoba	70,158	67,913	138,071	49.19	6,294	144,365
Saskatchewan	67,771	64,049	131,820	48.59	5,874	137,694
Alberta	107,140	91,735	198,875	46.13	8,862	207,737
British Columbia	214,644	149,029	363,673	40.98	13,523	377,196
Yukon	441	464	905	51.27	51	956
Northwest Territories	265	1,179	1,444	81.65	110	1,554
International Operations[3]	9,825	5,878	15,703	37.43	342	16,045
Total	1,478,435	1,356,672	2,835,107	47.85	140,159	2,975,266

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.
3. All persons paid under International Social Security Agreements.

Table 2.3b
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries by Province/Territory and Program
March 1989

Province/Territory[1]	OAS only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/ GIS/ SPA
Newfoundland	11,875	41,640	53,515	77.81	4,994	58,509
Prince Edward Island	5,528	10,872	16,400	66.29	1,010	17,410
Nova Scotia	43,992	65,031	109,023	59.65	6,609	115,632
New Brunswick	31,655	52,672	84,327	62.46	5,732	90,059
Quebec	297,641	408,919	706,560	57.87	44,099	750,659
Ontario	671,985	400,207	1,072,192	37.33	38,239	1,110,431
Manitoba	72,464	67,747	140,211	48.32	5,852	146,063
Saskatchewan	69,588	64,362	133,950	48.05	5,646	139,596
Alberta	112,552	92,899	205,451	45.22	8,706	214,157
British Columbia	225,525	150,845	376,370	40.08	12,866	389,236
Yukon	485	455	940	48.40	46	986
Northwest Territories	299	1,172	1,471	79.67	116	1,587
International Operations[3]	12,277	6,711	18,988	35.34	364	19,352
Total	1,555,866	1,363,532	2,919,398	46.71	134,279	3,053,677

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.
3. All persons paid under International Social Security Agreements.

Table 2.3c
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries by Province/Territory and Program
March 1990

Province/Territory[1]	OAS only	GIS	Total OAS/GIS	Percentage GIS (%)[2]	SPA	Total OAS/ GIS/ SPA
Newfoundland	12,526	41,770	54,296	76.93	5,009	59,305
Prince Edward Island	5,788	10,810	16,598	65.13	971	17,569
Nova Scotia	46,196	64,385	110,581	58.22	6,399	116,980
New Brunswick	33,370	52,555	85,925	61.16	5,622	91,547
Quebec	315,422	412,510	727,932	56.67	42,709	770,641
Ontario	711,608	393,091	1,104,699	35.58	34,744	1,139,443
Manitoba	75,789	66,725	142,514	46.82	5,451	147,965
Saskatchewan	71,894	64,277	136,171	47.20	5,494	141,665
Alberta	119,784	93,145	212,929	43.74	8,336	221,265
British Columbia	238,042	150,598	388,640	38.75	12,026	400,666
Yukon	517	468	985	47.51	41	1,026
Northwest Territories	325	1,193	1,518	78.59	129	1,647
International Operations[3]	15,446	7,569	23,015	32.89	377	23,392
Total	1,646,707	1,359,096	3,005,803	45.22	127,308	3,133,111

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for that province.
2. The number of GIS beneficiaries is expressed as a percentage of the total number of OAS/GIS beneficiaries.
3. All persons paid under International Social Security Agreements.

Table 2.4a
Old Age Security,
Guaranteed Income Supplement
and Spouse's Allowance
Number of Beneficiaries[1] by
Age Group and Sex
June 1988

Age Group	OAS only	GIS max.	GIS partial	SPA	Total
Males					
60-64	--	--	--	12,295	12,295
65-69	289,233	27,487	122,726	--	439,446
70-74	198,781	18,438	109,217	--	326,436
75-79	121,466	12,733	90,943	--	225,142
80-84	55,513	8,539	57,800	--	121,852
85-89	19,151	5,896	26,511	--	51,558
90+	7,228	4,161	9,748	--	21,137
Total	691,372	77,254	416,945	12,295	1,197,866
Females					
60-64	--	--	--	121,500	121,500
65-69	318,063	33,284	175,103	--	526,450
70-74	218,486	32,946	167,500	--	418,932
75-79	142,370	34,839	142,335	--	319,544
80-84	77,769	32,317	98,262	--	208,348
85-89	34,901	24,016	51,748	--	110,665
90+	17,312	16,793	27,308	--	61,413
Total	808,901	174,195	662,256	121,500	1,766,852

1. Excluded from this table are approximately 8 400 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts - CPP payment very small, no GIS), approximately 16 800 persons qualifying for OAS through International Social Security Agreements, and about 370 persons with errors on their computer records. These exclusions do not apply to Table 2.3a.

Table 2.4b
**Old Age Security,
Guaranteed Income Supplement
and Spouse's Allowance**
Number of Beneficiaries[1] by
Age Group and Sex
June 1989

Age Group	OAS only	GIS max.	GIS partial	SPA	Total
Males					
60-64	--	--	--	11,394	11,394
65-69	309,280	25,664	121,783	--	456,727
70-74	203,674	16,523	105,844	--	326,041
75-79	131,902	11,834	90,331	--	234,067
80-84	61,066	7,736	58,198	--	127,000
85-89	21,282	5,291	27,484	--	54,057
90+	7,408	3,856	9,982	--	21,246
Total	734,612	70,904	413,622	11,394	1,230,532
Females					
60-64	--	--	--	115,028	115,028
65-69	338,991	31,649	175,373	--	546,013
70-74	225,528	30,296	165,812	--	421,636
75-79	153,514	33,137	146,540	--	333,191
80-84	84,526	30,852	101,506	--	216,884
85-89	37,601	23,312	54,883	--	115,796
90+	18,212	16,802	28,432	--	63,446
Total	858,372	166,048	672,546	115,028	1,811,994

1. Excluded from this table are approximately 7 300 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts - CPP payment very small, no GIS), approximately 20 250 persons qualifying for OAS through International Social Security Agreements, and about 330 persons with errors on their computer records. These exclusions do not apply to Table 2.3b.

Table 2.4c
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Number of Beneficiaries[1] by Age Group and Sex
June 1990

Age Group	OAS only	GIS max.	GIS partial	SPA	Total
Males					
60-64	--	--	--	10,638	10,638
65-69	322,158	23,988	119,148	--	465,294
70-74	216,136	14,946	103,680	--	334,762
75-79	143,364	10,625	88,591	--	242,580
80-84	67,825	7,113	57,963	--	132,901
85-89	23,748	4,654	27,870	--	56,272
90+	7,960	3,526	10,173	--	21,659
Total	781,191	64,852	407,425	10,638	1,264,106
Females					
60-64	--	--	--	108,263	108,263
65-69	352,447	29,659	171,978	--	554,084
70-74	240,692	28,346	164,692	--	433,730
75-79	166,832	31,323	148,723	--	346,878
80-84	92,760	29,030	103,863	--	225,653
85-89	41,349	22,195	57,102	--	120,646
90+	19,544	16,752	29,395	--	65,691
Total	913,624	157,305	675,753	108,263	1,854,945

1. Excluded from this table are approximately 6 200 pensioners receiving a joint Old Age Security and Canada Pension Plan cheque (melded accounts - CPP payment very small, no GIS), approximately 24 000 persons qualifying for OAS through International Social Security Agreements, and about 300 persons with errors on their computer records. These exclusions do not apply to Table 2.3c.

Table 2.5a
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Benefit Expenditures by Province/Territory and Program
1987-88
($000s)

Province/Territory[1]	OAS	GIS	SPA	Total[2]
Newfoundland	191,614	120,496	22,615	334,724
Prince Edward Island	59,403	31,579	4,452	95,435
Nova Scotia	391,668	178,038	26,132	595,839
New Brunswick	301,408	145,499	23,501	470,409
Quebec	2,493,624	1,097,922	149,455	3,741,001
Ontario	3,767,994	1,020,044	134,682	4,922,720
Manitoba	501,706	178,545	21,877	702,129
Saskatchewan	481,128	174,026	20,737	675,891
Alberta	720,335	242,697	30,786	993,818
British Columbia	1,314,749	384,868	44,937	1,744,554
Yukon	3,349	1,469	247	5,065
Northwest Territories	5,342	4,225	705	10,273
International Operations[3]	15,619	38,836	2,433	56,888
Total[2]	10,247,941	3,618,244	482,561	14,348,746

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for the province.
2. Totals may not add due to rounding.
3. All payments made under International Social Security Agreements.

Table 2.5b
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Benefit Expenditures by Province/Territory and Program
1988-89
($000s)

Province/Territory[1]	OAS	GIS	SPA	Total[2]
Newfoundland	203,157	125,059	22,088	350,304
Prince Edward Island	62,387	32,438	4,263	99,088
Nova Scotia	414,160	182,363	25,052	621,575
New Brunswick	320,126	150,420	22,768	493,314
Quebec	2,671,031	1,150,107	151,231	3,972,370
Ontario	4,041,243	1,050,421	128,076	5,219,740
Manitoba	529,864	184,803	21,137	735,804
Saskatchewan	507,795	180,943	20,688	709,426
Alberta	774,304	254,685	30,295	1,059,284
British Columbia	1,411,303	404,318	43,988	1,859,609
Yukon	3,572	1,473	218	5,263
Northwest Territories	5,719	4,343	754	10,816
International Operations[3]	18,704	44,465	2,661	65,830
Total[2]	10,963,365	3,765,839	473,220	15,202,424

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for the province.
2. Totals may not add due to rounding.
3. All payments made under International Social Security Agreements.

Table 2.5c
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Benefit Expenditures by Province/Territory and Program
1989-90
($000s)

Province/Territory[1]	OAS	GIS	SPA	Total[2]
Newfoundland	216,711	130,375	22,742	369,827
Prince Edward Island	66,165	33,353	4,163	103,681
Nova Scotia	441,381	186,516	24,717	652,614
New Brunswick	341,260	155,233	23,034	519,527
Quebec	2,884,762	1,204,007	151,617	4,240,385
Ontario	4,350,086	1,066,633	118,750	5,535,470
Manitoba	564,408	187,421	20,242	772,071
Saskatchewan	541,530	185,717	20,423	747,669
Alberta	837,377	264,373	30,093	1,131,844
British Columbia	1,526,874	416,416	42,048	1,985,338
Yukon	3,960	1,539	181	5,680
Northwest Territories	6,174	4,547	809	11,530
International Operations[3]	23,155	52,354	2,584	78,094
Total[2]	11,803,843	3,888,483	461,404	16,153,730

1. Eligible persons outside Canada are paid by the regional office in their last province of residence and are included in the count for the province.
2. Totals may not add due to rounding.
3. All payments made under International Social Security Agreements.

Provincial Programs

Provincial Income Supplementation Programs

Nova Scotia, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia, the Yukon and the Northwest Territories provide "top-up" benefits to OAS/GIS or SPA recipients who meet income requirements. The programs differ in terms of the level of benefits payable, the frequency of payment, residence requirements, etc. This section also describes income supplements payable to eligible seniors in Manitoba and Alberta who are not receiving federal OAS/GIS/SPA benefits. Benefits paid under these programs are not taxable. The benefit levels of most programs are increased on an ad hoc basis as the cost of living increases; exceptions are noted in individual program summaries. Persons aged 65 years or over who are ineligible for OAS/GIS because of the residence requirements may receive enhanced benefits under regular provincial social assistance legislation.

Nova Scotia

Special Social Assistance (SSA)

All residents of the province of Nova Scotia who are in receipt of GIS in March of a given year are eligible for SSA. Application for benefits must be made each year. A lump sum payment is made each May to eligible applicants, with the amount of assistance scaled to the level of GIS received in March. The following benefit levels applied to payments made in May 1990:

GIS Level	SSA Benefit
Maximum GIS	$219
2/3 to maximum	197
1/3 to 2/3	146
Less than 1/3	109

The program was introduced in 1973 and is administered by the Department of Community Services under the *Senior Citizens Financial Aid Act*.

Beneficiaries:	March 1990	57,732
Benefit Expenditures:	1989-90	$10,128,000

Ontario

GAINS-A (Guaranteed Annual Income System)

GAINS-A provides a monthly benefit to Ontario residents in receipt of GIS who meet certain income and residence requirements. A person must have lived in Ontario for the year prior to qualifying for GAINS-A, or for at least 20 years after turning 18 years of age. No application is required as eligibility is automatically established based on GIS entitlement.

The maximum GAINS-A supplement for an eligible single person has been $83 monthly since December 1984; the couple's rate has been $83 per spouse per month since July 1984.

The reduction rate for GAINS-A is the same as for GIS. A single pensioner who reported an annual 1989 income of $1,992 or more (for 1990-91 GIS entitlement) would receive no benefits under GAINS-A. Similarly, a two-pensioner couple with a combined annual income for 1989 of $3,984 or more would not be eligible for GAINS-A.

The Ministry of Revenue administers this program, which began in 1974, under the Ontario *Guaranteed Annual Income Act*.

Beneficiaries:	March 1990	145,918 (1989-90 average)
Benefit Expenditures:	1989-90	$103,892,000

Manitoba

55 Plus - A Manitoba Income Supplement

55 Plus - A Manitoba Income Supplement provides quarterly benefits to Manitobans who are 55 years of age or over and whose income falls within certain specified levels. Persons receiving benefits from OAS/GIS/SPA need not apply for benefits from 55 Plus, as their eligibility is automatically determined from their annual application for GIS or SPA. Persons 55 years of age and over who are not in receipt of GIS or SPA and who have incomes within specified levels must apply directly to the program in order to receive benefits. An initial application may be made at any time during the year and annually thereafter. Where a recipient ceases to reside in Manitoba, payment of the benefit will be terminated in the quarter following the month in which the person has left the province. The 55 Plus benefit year runs from April to March.

The maximum quarterly supplement for 1990-91 is $111.60 for a single, widowed or divorced OAS/GIS pensioner or a pensioner whose spouse is not receiving OAS/GIS/SPA. For married couples where both spouses are receiving OAS/GIS or where one spouse is an OAS/GIS pensioner and the other is

receiving SPA, the maximum supplement is $119.90 quarterly for each spouse. The maximum is also $119.90 for recipients of Widowed Spouse's Allowance.

The reduction rate is the same as for GIS benefits; that is, for certain amounts of additional income, both the Manitoba Income Supplement and GIS are equally reduced at a stipulated rate. A single pensioner who reported an annual 1989 income of $816 or more for 1990-91 GIS entitlement would receive no 55 Plus benefits. A couple with a combined income of $1,776 or more would not be eligible.

Maximum quarterly benefits for 1990-91 for single persons 55 years or over who are not in receipt of OAS/GIS/SPA are $111.60 where income for the previous taxation year falls below $8,930.40, decreasing by $12 annually for every $24 of additional income to a minimum supplement of $40 annually where income does not exceed $9,722.40. For each eligible spouse of a married couple, the maximum quarterly benefits are $119.90 where combined income for the previous taxation year falls below $14,479.20, decreasing by $12 annually for every $48 of additional income to a minimum supplement of $40 annually where income does not exceed $16,207.20.

This program was implemented as the Manitoba Supplement for the Elderly in July 1974 for GIS recipients. It was expanded as the Manitoba Supplement for Pensioners, to include non-OAS pensioners aged 55 and over in September 1980. It was expanded and enhanced in 1986 and renamed 55 Plus - A Manitoba Income Supplement. It is administered by the Department of Family Services under the *Social Services Administration Act*.

Beneficiaries:	January - March 1990	24,277
Benefit Expenditures:	1989-90	$8,728,000

Saskatchewan

Saskatchewan Income Plan (SIP)

Under SIP, monthly senior citizens' benefits are paid to Saskatchewan residents who are entitled to GIS and whose incomes do not exceed specified levels. No application is required as eligibility is automatically established based on GIS entitlement.

Maximum benefits since November 1988 are $90 per month for a single person, or a person in receipt of GIS whose spouse is not in receipt of OAS/GIS, and $67.50 per month for each person of a married couple where both receive OAS/GIS. SIP benefits are reduced according to income, at the same rate as GIS.

The minimum benefits payable under SIP are $5 monthly for single persons or married applicants with a non-pensioner spouse or a spouse receiving SPA. Each spouse in a two-pensioner couple receives a minimum of $4.50 per month.

A single pensioner who reported an annual 1989 income of $1,920 or more for 1990-91 GIS entitlement would receive no SIP benefits. A two-pensioner couple with a combined 1989 income of $3,216 or more would not be eligible.

The program began in October 1975 and is administered by the Seniors' Secretariat under the *Saskatchewan Income Plan Act*.

Beneficiaries:	1989-90	25,377 (average)
Benefit Expenditures:	1989-90	$15,119,000

Alberta

Alberta Assured Income Plan (AAIP)

AAIP benefits are payable monthly to all Alberta residents who are in receipt of GIS or who became eligible for Extended SPA prior to May 1983. Regular SPA beneficiaries are ineligible. Since May 1983, new Widowed SPA recipients are referred to the Alberta Widows' Pension program. Applications for benefits under AAIP are not required, since the program is directly linked to the OAS/GIS/SPA payment system. Persons in receipt of AAIP benefits can be absent from Alberta for a period of up to six months and still receive benefits if their intent is to return to Alberta.

Since April 1982, the maximum AAIP benefit is $95 monthly per eligible person, with a reduction in AAIP benefits of $0.50 for each $1 reduction in GIS benefits (corresponding to an additional $2 in monthly income other than OAS/GIS), to a minimum benefit of $10 monthly. The minimum is payable to single persons with an annual 1989 income (as reported for 1990-91 GIS entitlement) of $4,080 to $9,696, and to each person in a two-pensioner family with a combined 1989 income of $8,160 to $12,624.

The Department of Family and Social Services administers this program under the *Senior Citizens Benefits Act*. The program began in 1973.

Beneficiaries:	March 1990	93,209
Benefit Expenditures:	1989-90	$55,470,000

Alberta Widows' Pension

The Alberta Widows' Pension provides monthly payments to widows and widowers aged 55 to 64 years who are Canadian citizens or permanent residents and ordinarily resident in Alberta, and whose incomes do not exceed specified levels. The applicant must not be a resident in a designated facility nor in receipt of benefits under the Assured Income for the Severely Handicapped program (see Chapter 4).

The maximum monthly pension payable to a widow(er) effective February 1986 is equal to $720 less 1/12 of the applicant's non-exempt annual income for the year immediately preceding the year in which the application is made. A new application must be submitted by March 31 of each year for continuation of benefits. Persons in receipt of the Widowed Spouse's Allowance may apply for the Widows' Pension; however, these benefits are included as income in calculating entitlement. Non-exempt sources of income are similar to those considered for GIS entitlement, except that the Widows' Pension considers War Veterans' and Civilian War Allowances as income.

Widow(er)s qualifying for the Alberta Widows' Pension automatically receive free provincial health care insurance coverage, Blue Cross coverage and extended health benefits.

The program was established under the *Widows' Pension Act* in 1983 and is administered by the Department of Family and Social Services.

Beneficiaries:	March 1990	3,243
Benefit Expenditures:	1989-90	$8,613,000

British Columbia

Seniors Supplement

Seniors Supplement benefits are paid monthly to British Columbia residents who are in receipt of GIS or SPA, and whose incomes do not exceed specified levels. No application is required as eligibility is automatically established based on GIS/SPA entitlement.

The maximum monthly benefit since April 1987 is $49.30 for a single person and $60.25 for each spouse of a married couple. The reduction rate for this benefit is the same as for GIS/SPA. Single pensioners in April 1990 would receive no benefits if their annual 1989 income (as reported for 1990-91 GIS entitlement) was $800.20 or over. Two-pensioner couples with a combined income of $1,357.96 or more would not receive benefits.

This program became effective in October 1976 and is administered by the Ministry of Social Services and Housing under the *Guaranteed Available Income for Need Act*. Prior to this, the B.C. Mincome program, which operated under the *Guaranteed Minimum Income Assistance Act*, 1972, provided similar benefits.

NOTE: The Seniors Supplement is the only income-tested program of the three that constitute the group known as Income Assurance. The other program for persons of advanced age is Seniors Benefits. It provides enhanced income assistance benefits on a needs-tested basis to persons over 65 years of age who are not eligible for Old Age Security benefits. Seniors Benefits is described along with Handicapped Benefits under "Income Assurance" in the B.C. section of chapter 4.

Beneficiaries:	March 1990	46,035
Benefit Expenditures:	1989-90	$21,203,000

Yukon

Income Supplement Program for Seniors

This program automatically pays monthly benefits to every person who makes his or her home and is ordinarily present in Yukon, who receives GIS or SPA benefits and whose income is below specified levels.

The maximum monthly benefit since July 1982 is $100. For each additional $2 in monthly income other than OAS/GIS/SPA, GIS/SPA is reduced by $1 and the Seniors' Income Supplement benefit is reduced by 50 cents. For those in receipt of SPA, there is a $1 reduction in Income Supplement benefits for every $3 of income. The minimum benefit for eligible recipients is $10. Single pensioners would receive no benefits if their annual 1989 income (as reported for 1990-91 GIS entitlement) was $4,800 or more. Two-pensioner couples with a combined income of $9,600 or more would not receive benefits.

This program has been in effect since July 1982 and is administered by the Department of Health and Human Resources under the *Seniors' Income Supplement Act*.

Beneficiaries:	1989-90	n/a
Benefit Expenditures:	1989-90	$385,000

Northwest Territories

Senior Citizens Benefits

This program provides an automatic monthly supplement to anyone receiving any amount of GIS or SPA. Since April 1990, the amount of the monthly payment is $107.50 for all beneficiaries. The program began in 1978 and is administered by the Department of Social Services under the *Senior Citizens Benefits Act*.

Beneficiaries:	1989-90	1,253
Benefit Expenditures:	1989-90	$1,504,000

Provincial Taxation and Shelter Assistance Programs for Seniors

This section describes current provincial and municipal programs that offer assistance to the elderly and near-elderly in meeting the cost of property and school taxes, as well as rental costs. Only those designed specifically for seniors are described; general programs that provide additional benefits to the elderly are noted by name and cross-referenced to Chapter 5, "Provincial Taxation and Shelter Assistance Programs". Property and school tax assistance may be provided either through direct cash payments, such as grants and rebates, or through deferral, exemption, reduction or credit schemes that reduce or eliminate the amount of tax payable. Monthly shelter subsidies may be paid to low-income elderly persons spending a disproportionate amount of their income on rental costs. Many of these programs provide benefits based on eligibility during a taxation/calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. This situation has been noted where possible. Home repair, renovation and adaptation programs for seniors are not included in this report.

Newfoundland

School Tax Exemption

This program allows for full exemption from payment of local school taxes to persons 65 years of age or over as well as to low-income persons (see Chapter 5).

Prince Edward Island

Tax Deferral for Senior Citizens

Senior citizens in receipt of GIS may have all provincial and municipal property taxes in respect of their principal residence deferred. The amount of deferred taxes becomes due when the holder of the deferred tax certificate dies or conveys the property to a person other than his or her spouse. This program, which began in August 1978, is administered by the Department of Finance. The legislative authority for the program is the *Real Property Tax Act*.

Beneficiaries:	approximately 25 households per year
Benefit Expenditures:	value of taxes deferred not available

Nova Scotia

Property Tax Rebate for Senior Citizens

Senior citizens who own and reside in their own homes and who are in receipt of either GIS or SPA benefits may apply for assistance in paying their municipal residential property taxes. This non-taxable rebate amounts to 50% of the net property taxes paid in the previous year. This program, which began in 1980, is administered by the Department of Community Services under the *Senior Citizens' Financial Aid Act*.

Beneficiaries:	1989-90	20,077 homeowners
Benefit Expenditures:	1989-90	$3,991,000

(NOTE: Above data are in respect of the 1988 tax year.)

Rental Assistance Program

Singles and couples in receipt of either GIS or SPA, or single persons at least 65 years of age whose gross annual income does not exceed $15,600, may apply for a monthly rental subsidy provided the rented unit is in the private market. The subsidy ranges from 50% to 75% of the rent exceeding 30% of the applicant's gross income, and varies in accordance with monthly income and family composition.

The maximum allowable rent levels on which a supplement may be paid are $394 for a single person and $499 for a couple. The maximum assistance for a single person is $116.51 per month where gross monthly income is $666.05 or less and rent is $394 or more; for a couple, it is $68.51 per month where combined gross monthly income is $1,206.90 or less and rent is $499 or more. These rates have been in effect since December 1989. The program is administered by the Department of Community Services under the *Senior Citizens' Financial Aid Act*.

Beneficiaries:	March 1990	2,050 households
Benefit Expenditures:	1989-90	$ 1,390,000

New Brunswick

Assistance for the Reduction of Rental Costs (ARC)

This program provides benefits for the elderly (see Chapter 5).

Quebec

LOGIRENTE (Senior Citizens' Rental Assistance Program)

Residents of Quebec 60 years of age or over who are homeowners, renters or roomers may apply for this monthly shelter subsidy. To be eligible,

i) an applicant must have resided in the province as of December 31 of the preceding year and have been a resident of Canada for one full year as of that date;
ii) the market value of household assets (other than principal residence, household effects and car for personal use) must not exceed $50,000; and
iii) "eligible shelter costs" must exceed 30% of the household's previous year's income.

Persons living in government-subsidized accommodation are ineligible for LOGIRENTE benefits. The benefit period runs from October 1 to September 30 of the following year.

Entitlement is equal to 75% of the difference between the household's annual "eligible shelter costs" and 30% of the household's previous calendar year's gross income, with benefits reduced by any amount of Real Estate Tax Refund (see Chapter 5) received for that year. For the 1989-90 benefit period, the minimum imputed income levels for the preceding calendar year (1988) are: $4,944 for a roomer, $5,964 for a single person (tenant or homeowner) and $9,528 for a household of two persons or more (tenants or homeowners). The 1989 annual "eligible shelter cost" ceilings for the purpose of calculating the subsidy for 1989-90 are: $2,940 for a roomer, $3,900 for a single person and $4,500 for others. These shelter costs comprise the following components:

i) roomers – the actual cost of the room excluding, where applicable, the cost of board;
ii) renters – rent, plus imputed annual amounts of $360 for fuel and $240 for electricity where these costs are not included in the rent; and
iii) homeowners – mortgage interest only, school and property taxes, plus imputed annual amounts of $360 for fuel, $360 for maintenance/repairs and $240 for electricity.

The maximum monthly allowances payable from October 1, 1989 to September 30, 1990 are: $91.08 for a roomer, $131.92 for a single person and $102.60 for others. This program, which started in 1980, is the responsibility of the Quebec Housing Corporation (*Société d'habitation du Québec*). It is administered by the Ministry of Revenue (*Ministère du Revenu*) under the *Quebec Housing Corporation Act (Loi sur la société d'habitation du Québec)*.

Beneficiaries:	Oct. 1989 - Sept. 1990	42,068
Benefit Expenditures:	Oct. 1989 - Sept. 1990	$28,000,000

Property Tax Refund (*Remboursement d'impôts fonciers*)

An additional credit is payable to GIS recipients (see Chapter 5).

Ontario

Property Tax Grant

Senior citizens 65 years of age or over who are either homeowners or tenants may apply for this non-taxable grant to offset the current year's municipal property and school taxes paid on their principal residence, regardless of their income. Residents of nursing homes, homes for the aged and similar type institutions are not eligible for the grant, unless the institution pays full municipal and school taxes and the residents' accommodation costs are not subsidized. Tenants may receive up to 20% of their rental costs to a maximum grant of $600; homeowners may receive the full amount of actual property taxes paid to a maximum grant of $600. The grant is paid in two installments - an interim grant in the spring and a final grant in the fall. The spring installment is based on 50% of the costs reported in the previous year; the fall installment covers the balance of the actual occupancy costs for the current year. Persons turning 65 in the current year receive 100% of the grant in the fall. This program, which started in 1980, is administered by the Ministry of Revenue under the *Ontario Pensioners Property Tax Assistance Act*.

Beneficiaries:	1989-90	714,541 households
Benefit Expenditures:	1989-90	$421,923,000

Sales Tax Grant

All Ontario residents who are Canadian citizens or lawfully admitted to Canada for permanent residency and who are 65 years of age or over are eligible for this annual non-taxable grant. All Old Age Security beneficiaries and other seniors who received the Sales Tax Grant in the previous year automatically receive the grant; other eligible seniors must apply. For 1990, the Sales Tax Grant is $50 per senior. This program, which started in 1980, is administered by the Ministry of Revenue under the *Ontario Pensioners Property Tax Assistance Act*.

Beneficiaries:	1989-90	1,113,286 seniors
Benefit Expenditures:	1989-90	$55,664,000

Manitoba

School Tax Assistance for Tenants 55 Plus

Tenants who are 65 years of age or over, or those between 55 and 64 years of age with a total income of less than $23,760, may apply for this non-taxable rebate to offset the school tax portion of rental costs paid during the previous calendar year. The 1990 rebate amounts to 10% of total rent in excess of $1,625 in the previous calendar year, to a maximum of $175 per year per household. Eligible tenants may receive both the School Tax Assistance and Shelter Allowances for Elderly Renters (SAFER) benefits. This program, which started in 1981, is a component of the Pensioner School Tax Assistance program. It is administered by Manitoba Housing under *The Loans Act*.

Beneficiaries:	1989-90	10,223 rebates
Benefit Expenditures:	1989-90	$1,960,000

(NOTE: Above data are in respect of the 1989 tax year, and include retroactive rebates for earlier tax years.)

Pensioner Homeowners' School Tax Assistance

The Manitoba government offers assistance of up to $175 toward school taxes greater than $162.50 on the principal residence of senior citizens and eligible persons aged 55 to 64. This benefit is non-taxable.

Homeowners aged 65 or over qualify for Pensioners' School Tax Assistance, regardless of their income.

Homeowners between the ages of 55 and 64 with a family net income for 1990 less than $23,750 qualify for the 55 Plus School Tax Assistance subprogram. Eligible individuals with family incomes of less than $15,000 will receive full benefits, while those with incomes between $15,000 and $23,750 will have assistance reduced on a graduated scale.

Senior citizens aged 65 or over who received assistance during the previous year automatically have the benefit amount deducted from their current year's tax bill; persons turning 65, eligible persons aged 55 to 64, and seniors living in multiple-unit residences must apply for the benefit.

The program, which started in 1978, is a component of the Pensioner School Tax Assistance Program. It is administered by the Department of Finance under *The Homeowners Tax and Insulation Assistance Act*.

Beneficiaries:	1989-90	63,248
Benefit Expenditures:	1989-90	$10,100,000

Property Tax Credit

An additional credit is available to persons 65 years of age or over (see Chapter 5).

Shelter Allowances for Elderly Renters (SAFER)

Senior citizens 55 years of age or over who are renting in the private market may apply for the non-taxable monthly shelter subsidy. To be eligible, the applicant (or spouse) must have a valid Manitoba Health Services number. Persons residing in Elderly Persons Public Housing, Rent Supplement Housing or a Personal Care Home, as well as those in receipt of social assistance benefits, are ineligible for SAFER benefits.

The SAFER benefit period is from July 1 to June 30 of the following year. The allowance covers up to 90% of eligible rent costs that exceed 25% of the pensioner tenant's gross income. All SAFER benefits must be deducted from the amount of Manitoba Property Tax Credit (see Chapter 5) to which the tenant is entitled. Maximum benefits (for July 1990) are: $160 per month for a single person whose income does not exceed $16,100 annually, and whose rent is $370 (maximum claimable rent) or more, and $160 per month for a couple whose income does not exceed $18,360 annually and whose rent is $420 (maximum claimable rent) or more. The assistance is reduced as income increases and rent decreases in proportion to income. The program, which began in 1980, is administered by Manitoba Housing under *The Housing and Renewal Corporation Act*.

Beneficiaries:	March 1990	4,809 households
Benefit Expenditures:	1989-90	$4,673,000

Saskatchewan

Saskatchewan Tax Reductions

An additional reduction is available for persons 65 years of age or over to reduce net provincial taxes payable (see Chapter 5).

Senior Citizens' Heritage Program

The Senior Citizens' Heritage Program was introduced in 1986 and provides grants to low- and middle-income senior citizens to assist them in maintaining a more independent lifestyle. To qualify for this non-taxable benefit, applicants, their spouse or both must be 65 years of age sometime during the year of application and their combined total incomes for the previous year must be $30,000 or less (as calculated from the federal income tax form).

The annual benefit levels for seniors with combined total incomes of $25,000 or less is $700 for

couples and $500 for singles. Seniors with combined total incomes between $25,001 and $30,000 receive $350 for couples and $250 for singles. Seniors living in public housing units with combined total incomes of $30,000 or less receive $200 per person. The program is administered by the Seniors Secretariat under the *Senior Citizens' Heritage Program Act*.

Beneficiaries:	1989-90	71,147 family units
Benefit Expenditures:	1989-90	$36,839,000

Alberta

Property Tax Reduction Benefits (including Senior Homeowner Benefits)

This program provides two separate benefits to Alberta homeowners which enable them to reduce their property taxes. All homeowners automatically have the entire Provincial Education Tax portion of their tax bill paid by the provincial government. Dependent on qualifications, homeowners may apply for an additional benefit, known as the Senior Homeowner Benefit, to offset their municipal taxes. To be eligible for the Senior Homeowner Benefit, the senior homeowner must have resided in his or her home for a minimum of 120 days during the calendar year and must not have claimed a Senior Citizens' Renter Assistance Grant for that year.

The homeowner benefit is only available to eligible seniors (persons 65 years of age or over, widow(er)s aged 60 to 64 whose deceased spouse was 65 years or over and eligible at the time of death or widow(er)s aged 55 to 64 who are receiving benefits under the *Widows' Pension Act*). The benefit is the difference between the lesser of $1,000 or municipal taxes, and the Provincial Education Tax.

The homeowner benefit is credited against the applicant's municipal taxes payable. This benefit, initiated in 1972, is administered by the various municipalities and funded by the Department of Municipal Affairs. The legislative authority is the *Property Tax Reduction Act*.

Beneficiaries:	1989 tax year	101,728
Benefit Expenditures:	1989 tax year	$67,528,000

(NOTE: All above data relate to the Homeowner Benefit only.)

Senior Citizens' Renter Assistance Grant

Persons 65 years of age or over, widow(er)s aged 60 to 64 whose deceased spouse was 65 years of age or over and eligible for program benefits at the time of death, and widow(er)s aged 55 to 64 who are receiving benefits under the Alberta Widows' Pension Act may apply for this annual non-taxable grant. Seniors residing in nursing homes, active treatment/ auxiliary hospitals or as a member in a co-operative housing residence are ineligible. Applicants must have rented eligible accommodation or have owned and occupied a mobile home situated on rented land in Alberta for at least 120 days during the year being applied for; they must not have claimed a Property Tax Reduction for that year.

The three levels of assistance for the 1990 program year are:

i) $1,200 per year for eligible seniors renting their living accommodation on the open market;
ii) $600 per year for eligible seniors renting subsidized accommodation; and
iii) $1,000 per year for eligible seniors who own mobile homes located on rented land.

This program began in 1973 and is administered by the Department of Municipal Affairs under the *Property Tax Reduction Act*.

Beneficiaries:	1989 tax year	48,171
Benefit Expenditures:	1989 tax year	$47,319,000

Senior Citizens' Home Heating Protection Program

Homeowners 65 years of age or over, widow(er)s aged 60 to 64 whose deceased spouse was age 65 or over at the time of death, and widow(er)s aged 55 to 64 who are receiving a Widows' Pension automatically receive this annual non-taxable grant of $100 (since 1982) to assist in paying their heating costs (one grant per household). This is done by using lists, supplied by municipalities, of seniors who receive the Alberta Property Tax Reduction Benefit (see above). Application forms are available for those who are not on the lists. To be eligible, the applicant must own and live in his or her home for at least 120 days during the calendar year. This program, which began in 1982, is administered by Alberta Transportation and Utilities under the *Department of Transportation and Utilities Act*. The program has been extended from December 31, 1987 to December 31, 1990.

Beneficiaries:	1989-90	101,000 seniors (approx.)
Benefit Expenditures:	1989-90	$10,100,000

British Columbia

Land Tax Deferment Program

This program includes benefits for senior citizens (see Chapter 5).

Home Owner Grant

This program includes increased grants to persons 65 years of age or over (see Chapter 5).

Shelter Aid for Elderly Renters (SAFER)

Senior citizens 65 years of age or over who are in receipt of Old Age Security benefits or who are 60 years or older and have resided in Canada for at least 10 continuous years since becoming adults may apply for SAFER benefits if their current year's rental costs exceed 30% of their total gross income. To be eligible, the applicant or the spouse must have resided in B.C. for one year immediately prior to applying. Seniors residing in care facilities or residences in which the rent is paid or subsidized are ineligible.

The SAFER allowance is calculated as a percentage of the difference between the rent level an applicant pays, up to the rent ceiling, and 30% of the applicant's gross income.

For the 1990-91 benefit year the following approximate average payments were made to households that were eligible for SAFER benefits at the beginning of the benefit year (i.e., December 1990): $139.62 per month for a single person whose maximum claimable rent was $520, and $73.16 per month for a couple whose maximum claimable rent was $575.

This program, which began in 1977, is administered by the Ministry of Social Services and Housing under the *Shelter Aid for Elderly Renters Act*.

Beneficiaries:	March 1990	9,196 clients
Benefit Expenditures:	1989-90	$10,400,000

Yukon

Home Owners' Grant

Old Age Security beneficiaries receive an enhanced grant (see Chapter 5).

Pioneer Utility Grant

Senior citizens 65 years of age or over or surviving spouses 60 years of age or over may apply for this annual grant. To be eligible, the applicant must have resided in his or her principal residence 183 days per year, 90 days of which were during the winter. Seniors living in subsidized housing are ineligible. For 1990, the grant is $600. This program, which began in 1978, is administered by the Department of Health and Human Resources under the *Pioneer Utility Grant Act*.

Beneficiaries:	Oct. 89 - Jan. 90	493 applicants
Benefit Expenditures:	Oct. 89 - Jan. 90	$296,000

Northwest Territories

Senior Citizens' and Disabled Persons Property Land Tax Relief Program

Seniors 65 years of age or over and disabled persons who are owners or part owners of a mobile unit or a single family dwelling unit and who ordinarily reside in this unit may, upon application, have their taxes on that property (including land, if applicable) exempted. In the general taxation area (where the territorial government sets the tax rate and is responsible for the collection of taxes), the territorial government may waive up to 100% of taxes for seniors and disabled persons. In municipal taxation areas (cities, towns and villages where the municipality sets and collects its own taxes), the municipality may waive up to 50% of taxes for seniors and disabled persons, and the territorial government may pay an equal amount.

This program, which began in 1978, was previously named the Senior Citizens' Land Tax Relief Program and was amended in November 1989 to include disabled persons. It is administered by the Department of Municipal and Community Affairs under the *Senior Citizens and Disabled Persons Property Tax Relief Act*.

Beneficiaries:	1989 tax year	123 homeowners
Benefit Expenditures:	1989 tax year	$62,000

Children's Financial Benefit Programs

A number of federal and provincial programs provide financial benefits to parents to assist them in meeting the costs of raising dependent children who are under 18 years of age.

Federal Programs

Family Allowances (FA) and the Child Tax Credit (CTC) are the two principal federal programs and are discussed below. Other federal income tax provisions of assistance to families are outlined in Appendix E.

Family Allowances

The principal objective of the federal FA program, which was introduced in July 1945, is to provide financial assistance to parents with dependent children to help meet the costs of raising those children. The program also includes payment of a Special Allowance on behalf of children who are maintained by a welfare agency, a government department or an institution. FA is administered by the Department of National Health and Welfare.

Eligibility

General

The FA program is administered under the 1973 *Family Allowances Act* which became effective January 1, 1974. Under the Act, a parent or guardian who is wholly or substantially maintaining a dependent child under the age of 18 may apply for FA. At least one parent or guardian must be a Canadian citizen, a permanent resident of Canada (under the *Immigration Act*), or a visitor or holder of a Minister's Permit (under the *Immigration Act*) who has been legally admitted to Canada for at least one year and whose income during that time is subject to Canadian income tax. Under certain circumstances, Canadian residents who are living outside Canada but paying Canadian income tax may still receive FA on behalf of the children in their care. Certain other circumstances may also allow payment while a parent or child is outside Canada.

A Special Allowance is payable on behalf of a child under the age of 18 who is maintained by a welfare agency, a government department or an institution authorized to be responsible for the care or custody of children. In some cases, such as when a child's placement is indefinite, payment may be made directly to a foster parent.

Financial Eligibility

FA is paid to eligible parents regardless of their income or assets. The April 1989 federal budget, however, introduced a provision to ensure the recovery of FA payments from higher-income Canadians at a rate of 15% of individual net income exceeding $50,000. For example, an individual with a net income of $60,000 would have to repay the lesser of FA received or $1,500 (15% of the difference between net income [$60,000] and the income threshold [$50,000]). Repayments are calculated on the income tax return and are deductible in determining the amount of income subject to the personal income tax. They are also deductible in determining family income for the purposes of calculating refundable tax credits.

The measure will be phased in over three years. Actual repayments for the 1989 tax year were one third of the amount repayable, for 1990 they will be two thirds of the amount repayable, and for 1991 and subsequent years the full amount will be repayable. For 1990 and subsequent taxation years, the $50,000 threshold will be indexed on the same basis as other indexed brackets and thresholds in the tax system (i.e., to the annual increase in the Consumer Price Index (CPI) in excess of 3%).

The Special Allowance is payable regardless of income or assets available to the child.

Benefits

The Family and Special Allowances are flat-rate benefits paid monthly on behalf of each dependent child. Indexation of both FA and the Special Allowance is limited to the amount by which inflation

exceeds 3%, based on any increase in the CPI during the 24 months ending the previous October.

Provinces may vary the amount of FA that the federal government pays to their residents according to the age and number of children in a family. The smallest monthly payment must be at least 60% of the federal rate per child and, over a four-year period, the average total payments in a province must be the same as if the federal rate had been in effect. Currently, Alberta varies the rate according to the age of the child (under the *Alberta Social Development Act*), while, under the *Quebec Family Assistance Allowances Act (Loi sur les allocations d'aide aux familles)*, Quebec varies the rate according to both the age of the child and number of children. The Special Allowance rate is not subject to variation by the provinces.

Federal FA must be reported as income for federal income tax purposes by the person who claims a personal credit for the child (see Appendix E). Special Allowances are not taxable.

Benefit levels for 1989 and 1990 are shown in Table 3.1. Benefit levels for 1987 to 1990 may be found in Appendix C.

Financing

Family and Special Allowances payments are made from the federal government's Consolidated Revenue Fund.

Table 3.1
Family Allowances
Monthly Benefits per Child
1989 and 1990

Type of Benefit	1989	1990
Family Allowance[1]	$32.74	$33.33
Special Allowance	48.84	49.72
Alberta Variation		
Child, 0-6 years	25.80	26.30
7-11 years	31.30	31.90
12-15 years	41.20	42.00
16-17 years	46.90	47.80
Quebec Variation[2]		
Child, 0-11 years		
First child	20.93	21.31
Second child	31.21	31.77
Third and each additional child	78.76	80.00
Child, 12-17 years		
First child	28.97	29.49
Second child	39.25	39.95
Third and each additional child	86.80	88.18

1. The federal *Family Allowances Act* specifies that a province may vary the monthly FA rate according to the age and the number of children in a family. Quebec and Alberta have chosen to vary the rate.

2. Quebec also administers the Quebec Family Allowances program.

Table 3.2a
Family Allowances
Number of Accounts and Children Entitled[1] by Account Type and Benefit Expenditures by Province/Territory
March 1987[2]

Province/Territory	Family Allowance		Special Allowance			Total		Benefit Expenditures 1986-87 ($000s)
	Regular Accounts[3]		Agency Accounts[4]	Foster Accounts[3]				
	Children	Accounts	Children	Children	Accounts	Children	Accounts	
Newfoundland	179,752	95,450	764	57	46	180,573	96,260	69,853
Prince Edward Island	35,470	18,464	120	55	48	35,645	18,632	13,692
Nova Scotia	229,573	128,110	1,334	18	12	230,925	129,456	88,625
New Brunswick	197,224	109,122	793	252	252	198,269	110,167	76,251
Quebec	1,625,464	937,138	8,019	0	0	1,633,483	945,157	624,879
Ontario	2,293,845	1,278,141	8,271	0	0	2,302,116	1,286,412	884,983
Manitoba	289,026	150,811	2,916	6	5	291,948	153,732	111,916
Saskatchewan	293,997	146,063	1,653	143	93	295,793	147,809	113,098
Alberta	675,286	356,104	3,321	0	0	678,607	359,425	261,353
British Columbia	727,529	400,797	3,821	2	2	731,352	404,620	279,025
Yukon	7,309	4,022	100	0	0	7,409	4,122	2,801
Northwest Territories	20,390	9,314	186	0	0	20,576	9,500	7,944
Outside Canada	9,482	5,048	--	--	--	9,482	5,048	n/a[5]
Total	6,584,347	3,638,584	31,298	533	458	6,616,178	3,670,340	2,534,420[6]

1. A child may be "entitled" to an allowance in respect of a given month, whether or not the allowance was actually paid during that month. This could occur as a result of delays in forwarding and processing information which affects a child's entitlement. For example, a child born in February would normally be "entitled" to an allowance from March onwards. If, however, the first cheque was not issued until June, it would include payments for March, April, May and June, and the child would be "in pay" from June onwards.
2. Entitlement data for March 1987 reflect revisions as of December 1988. Ontario data are "in pay" statistics since revised data are not available concerning the number of children entitled to FA.
3. Each account generally represents a family.
4. Each agency account generally represents a child.
5. A breakdown of expenditures for accounts in pay while outside Canada is not available. Payments are made from the province in which the account is administered.
6. Total may not add due to rounding.

Table 3.2b
Family Allowances
Number of Accounts and Children Entitled[1] by Account Type and Benefit Expenditures by Province/Territory
March 1988[2]

Province/Territory	Family Allowance		Special Allowance			Total		Benefit Expenditures 1987-88 ($000s)
	Regular Accounts[3]		Agency Accounts[4]	Foster Accounts[3]				
	Children	Accounts	Children	Children	Accounts	Children	Accounts	
Newfoundland	174,593	94,376	702	44	35	175,339	95,113	68,622
Prince Edward Island	35,416	18,590	148	62	51	35,626	18,789	13,787
Nova Scotia	227,437	127,464	1,306	17	11	228,760	128,781	88,918
New Brunswick	194,311	108,449	833	197	197	195,341	109,479	75,983
Quebec	1,618,301	936,489	7,920	0	0	1,626,221	944,409	627,776
Ontario	2,316,849	1,291,379	8,073	1	1	2,324,923	1,299,453	904,375
Manitoba	288,567	150,789	2,987	5	5	291,559	153,781	113,334
Saskatchewan	291,959	144,826	1,824	122	81	293,905	146,731	114,065
Alberta	675,902	355,184	2,790	0	0	678,692	357,974	263,121
British Columbia	734,066	403,433	3,512	1	1	737,579	406,946	283,457
Yukon	7,452	4,127	100	0	0	7,552	4,227	2,922
Northwest Territories	20,563	9,476	195	0	0	20,758	9,671	7,993
Outside Canada	9,491	5,079	--	--	--	9,491	5,079	n/a[5]
Total	6,594,907	3,649,661	30,390	449	382	6,625,746	3,680,433	2,564,353[6]

1. A child may be "entitled" to an allowance in respect of a given month, whether or not the allowance was actually paid during that month. This could occur as a result of delays in forwarding and processing information which affects a child's entitlement. For example, a child born in February would normally be "entitled" to an allowance from March onward.. If, however, the first cheque was not issued until June, it would include payments for March, April, May and June, and the child would be "in pay" from June onwards.
2. Entitlement data for March 1988 reflect revisions as of December 1989. Ontario data are "in pay" statistics since revised data are not available concerning the number of children entitled to FA.
3. Each account generally represents a family.
4. Each agency account generally represents a child.
5. A breakdown of expenditures for accounts in pay while outside Canada is not available. Payments are made from the province in which the account is administered.
6. Total may not add due to rounding.

Table 3.2c
Family Allowances
Number of Accounts and Children Entitled[1] by Account Type and Benefit Expenditures by Province/Territory
March 1989[2]

Province/Territory	Family Allowance		Special Allowance			Total		Benefit Expenditures 1988-89 ($000s)
	Regular Accounts[3]		Agency Accounts[4]	Foster Accounts[3]				
	Children	Accounts	Children	Children	Accounts	Children	Accounts	
Newfoundland	169,993	93,501	616	31	25	170,640	94,142	67,650
Prince Edward Island	35,570	18,724	142	74	62	35,786	18,928	13,995
Nova Scotia	225,284	126,724	1,228	13	12	226,525	127,964	89,206
New Brunswick	191,698	107,742	809	159	159	192,666	108,710	75,935
Quebec	1,615,812	937,547	7,677	0	0	1,623,489	945,224	635,263
Ontario	2,333,254	1,299,577	7,792	0	0	2,341,046	1,307,369	926,771
Manitoba	286,946	150,005	3,136	3	3	290,085	153,144	114,455
Saskatchewan	288,544	142,708	1,854	109	75	290,507	144,637	114,547
Alberta	681,647	357,271	2,667	0	0	684,314	359,938	266,362
British Columbia	744,432	407,820	3,271	0	0	747,703	411,091	290,311
Yukon	7,648	4,225	99	0	0	7,747	4,324	3,026
Northwest Territories	20,747	9,636	183	0	0	20,930	9,819	8,179
Outside Canada	9,605	5,156	--	--	--	9,605	5,156	n/a[5]
Total	6,611,180	3,660,636	29,474	389	336	6,641,043	3,690,446	2,605,700[6]

1. A child may be "entitled" to an allowance in respect of a given month, whether or not the allowance was actually paid during that month. This could occur as a result of delays in forwarding and processing information which affects a child's entitlement. For example, a child born in February would normally be "entitled" to an allowance from March onwards. If, however, the first cheque was not issued until June, it would include payments for March, April, May and June, and the child would be "in pay" from June onwards.
2. Entitlement data for March 1989 reflect revisions as of June 1990. Ontario data are "in pay" statistics since revised data are not available concerning the number of children entitled to FA.
3. Each account generally represents a family.
4. Each agency account generally represents a child.
5. A breakdown of expenditures for accounts in pay while outside Canada is not available. Payments are made from the province in which the account is administered.
6. Total may not add due to rounding.

Table 3.2d
Family Allowances
Number of Accounts and Children Entitled[1] by Account Type and Benefit Expenditures by Province/Territory
March 1990[2]

Province/Territory	Family Allowance		Special Allowance			Total		Benefit Expenditures 1989-90 ($000s)
	Regular Accounts[3]		Agency Accounts[4]	Foster Accounts[3]				
	Children	Accounts	Children	Children	Accounts	Children	Accounts	
Newfoundland	165,650	92,404	665	22	20	166,337	93,089	66,775
Prince Edward Island	35,413	18,697	156	74	61	35,643	18,914	14,179
Nova Scotia	223,844	126,197	1,181	9	8	225,034	127,386	89,615
New Brunswick	189,385	107,104	839	140	140	190,364	108,083	75,985
Quebec	1,621,537	941,515	7,538	0	0	1,629,075	949,053	646,046
Ontario	2,360,899	1,312,331	8,055	0	0	2,368,954	1,320,386	947,635
Manitoba	286,205	149,502	3,367	0	0	290,828	152,869	115,596
Saskatchewan	284,811	140,486	1,937	87	61	286,835	142,484	114,527
Alberta	685,374	357,729	2,553	0	0	687,927	360,282	272,041
British Columbia	760,533	415,368	3,054	0	0	763,587	418,422	299,643
Yukon	7,537	4,155	132	0	0	7,669	4,287	3,089
Northwest Territories	20,571	9,669	209	0	0	20,780	9,878	8,375
Outside Canada	9,402	5,071	--	--	--	9,402	5,071	n/a[5]
Total	6,651,161	3,680,228	29,686	332	290	6,682,435	3,710,204	2,653,506[6]

1. A child may be "entitled" to an allowance in respect of a given month, whether or not the allowance was actually paid during that month. This could occur as a result of delays in forwarding and processing information which affects a child's entitlement. For example, a child born in February would normally be "entitled" to an allowance from March onwards. If, however, the first cheque was not issued until June, it would include payments for March, April, May and June, and the child would be "in pay" from June onwards.
2. Entitlement data for March 1990 reflect revisions as of June 1990. Ontario data are "in pay" statistics since revised data are not available concerning the number of children entitled to FA.
3. Each account generally represents a family.
4. Each agency account generally represents a child.
5. A breakdown of expenditures for accounts in pay while outside Canada is not available. Payments are made from the province in which the account is administered.
6. Total may not add due to rounding.

Child Tax Credit

The federal Child Tax Credit (CTC) program became effective in January 1979 through amendments to the *Family Allowances Act* and the *Income Tax Act*. The program provides additional assistance in meeting the costs of raising children for low- to middle-income families. It is administered by Revenue Canada, Taxation, through the income tax system.

Eligibility

General

Any parent or guardian who receives FA behalf of a dependent child (usually the mother) may apply for the CTC at the time of filing an income tax return. The credit is available in respect of a child entitled to receive FA for January following a given taxation year. "Eligible child" includes a child who attains 18 years of age during the year. However, the recipient of FA for that child must be entitled to receive FA in respect of that child for the month during which the child turns 18 years of age. Also eligible is a child who died during the tax year and on whose behalf FA would otherwise have been paid the following January.

A parent or guardian who would not normally file an income tax return (i.e., no taxable income) must complete a return in order to receive the credit. Canadian residents living outside Canada who are receiving FA and filing Canadian income tax returns may also claim the CTC. A foster parent in receipt of a Special Allowance on behalf of a foster child is not eligible for the CTC.

An annual prepayment of two thirds of the credit is automatically made to low-income families who received the CTC in the previous year. The remaining third is claimed at tax filing time in the following year.

A supplement of up to $203 to the CTC is also available to parents of eligible children under seven years of age at year end (see "Benefits").

Financial Eligibility

Eligibility for the CTC is based on annual net family income as defined by the *Income Tax Act*. Assets are not a factor in determining eligibility.

The amount of the CTC varies according to family income and the number of eligible children. Family income is defined as the net income of both parents, whether married or not (provided they are living together), or the net income of the parent in a sole-support family. The net income of any other person who is claiming a personal credit for an eligible child, whether or not the person lives with the claimant of the CTC, must also be included in family income; this includes a separated or divorced parent.

Benefits

The maximum benefit per child for the 1990 tax year (payable in 1991) is $575; this benefit is payable where the 1990 net family income is less than $24,769 (income threshold). For each $1 of net family income above the income threshold, the maximum benefit per child is reduced by $.05. As examples, the 1990 credit ceases to be available to families with one eligible child and a 1990 net income greater than or equal to $36,269; to families with two eligible children and net income greater than or equal to $47,769; and to families with five eligible children and net income greater than or equal to $82,269.

Since 1986, an annual prepayment of the CTC has been made to eligible families. This prepayment is equal to two thirds of the current year credit to which a family is entitled and is made to families with incomes up to two thirds of the maximum threshold. As of the 1990 tax year, the prepayment is also made to larger families[1] with incomes up to the maximum threshold. The amount of this prepayment in November 1990 (for the 1990 tax year) was $383 per child. Parents who claimed the CTC in the previous year will automatically receive a cheque in November if their net family income for the previous tax year was less than or equal to two thirds of the threshold for the current year's CTC (e.g., 1989 net income less than $16,515 for prepayment in November 1990). The balance of the credit is obtained by filing a tax return in respect of the current year.

In cases where a child is born or dies during the taxation year, no prepayment is made; the parent must file a tax return to receive the credit. Families who are ineligible for the prepayment on the basis of income must also complete a tax return in order to receive their CTC.

A supplement to the CTC is available to families with a child or children under seven years of age. The amount of the supplement is based on the amount by which $203 exceeds 25% of the total Child Care Expense Deduction (see Appendix E) in respect of the child. Thus, the maximum supplement (i.e., where no child care expenses are claimed) for the 1990 tax year is $203 per child.

Two thirds of the $203 supplement will be included in the prepayment for eligible families

1 "Larger families" is defined as those having three or more children.

(payable in addition to the $383 maximum prepayment of the CTC). Those parents who do not qualify for prepayment must file a tax return to receive the Supplement.

For families with federal tax liabilities, the refundable credit to which they are entitled may be used to reduce the amount of taxes that must be paid; families whose taxes are less than the credit, or who owe no tax at all, receive the credit as a cash payment. The payment is reduced by the amount prepaid to low-income families.

The CTC, income threshold, and supplement are indexed by the annual increase in the CPI that exceeds 3%.

The maximum CTC, income threshold and cut-off points for the 1987 to 1990 taxation years are shown in Appendix C.

Financing

CTC payments are made from the federal government's Consolidated Revenue Fund.

Table 3.3a
Child Tax Credit
Number of Families/Children and
Tax Credits Allowed
by Province/Territory
1987

Province/Territory	Families[1]	Children	Tax Credits Allowed[2] ($000s)
Newfoundland	75,370	150,317	59,351
Prince Edward Island	14,570	29,319	11,560
Nova Scotia	89,570	174,949	63,415
New Brunswick	83,000	159,867	62,423
Quebec	626,840	1,184,052	438,936
Ontario	689,130	1,437,295	474,410
Manitoba	108,250	228,926	86,319
Saskatchewan	105,180	230,273	86,402
Alberta	223,830	471,883	168,673
British Columbia	248,070	494,134	178,786
Yukon	2,400	5,137	1,784
Northwest Territories	5,940	14,916	5,850
Outside Canada	2,580	5,282	1,521
Total[3]	2,274,660	4,586,350	1,639,429

1. The number of families represents the number of taxfilers claiming the credit. Counts are rounded.
2. Credits are those allowed in respect of the 1987 tax year to persons filing income tax returns in 1988.
3. Totals may not add due to rounding.

Table 3.3b
Child Tax Credit
Number of Families/Children and
Tax Credits Allowed
by Province/Territory
1988

Province/Territory	Families[1]	Children	Tax Credits Allowed[2] ($000s)
Newfoundland	75,240	151,994	69,310
Prince Edward Island	14,980	30,898	13,651
Nova Scotia	89,790	177,962	76,082
New Brunswick	81,760	158,895	72,180
Quebec	628,890	1,203,970	525,577
Ontario	692,930	1,479,433	568,221
Manitoba	107,760	230,314	103,488
Saskatchewan	107,550	238,175	105,927
Alberta	227,350	493,178	206,621
British Columbia	247,340	509,113	215,096
Yukon	2,440	5,411	2,100
Northwest Territories	6,170	17,111	7,809
Outside Canada	2,620	5,625	1,809
Total[3]	2,284,810	4,702,079	1,967,871

1. The number of families represents the number of taxfilers claiming the credit. Counts are rounded.
2. Credits are those in respect of the 1988 tax year to persons filing income tax returns in 1989.
3. Totals may not add due to rounding.

Table 3.3c
Child Tax Credit
Number of Families/Children and
Tax Credits Allowed
by Province/Territory
1989

Province/Territory	Families[1]	Children	Tax Credits Allowed[2] ($000s)
Newfoundland	70,760	143,181	68,887
Prince Edward Island	14,550	30,719	14,333
Nova Scotia	90,400	178,238	78,901
New Brunswick	78,670	154,267	72,000
Quebec	618,490	1,194,832	550,444
Ontario	672,900	1,453,869	611,624
Manitoba	107,310	233,410	110,557
Saskatchewan	102,600	228,034	107,368
Alberta	216,070	476,049	213,671
British Columbia	236,860	504,088	225,159
Yukon	2,450	5,469	2,286
Northwest Territories	5,460	13,283	6,866
Outside Canada	2,660	5,747	2,180
Total[3]	2,219,190	4,621,186	2,064,276

1. The number of families represents the number of taxfilers claiming the credit. Counts are rounded.
2. Credits are those in respect of the 1989 tax year to persons filing income tax returns in 1990.
3. Totals may not add due to rounding.

Provincial Programs

Five provinces operate special cash benefit programs for families with dependent children. Some of these programs are targeted to low-income families, while others focus on the needs of families caring for a disabled child. Also, Quebec operates its own provincial Family Allowances program which provides a supplement to federal Family Allowances. In addition to the initiatives discussed in this chapter, most provinces also stipulate in their social assistance legislation that financial benefits will be made available on behalf of children where the parents are unable or unwilling to care for them and they are properly cared for in the home of another person, usually a relative or a friend of the family. This type of placement is an alternative to formal application for legal guardianship, which necessitates proceedings in family or district court. Depending on the province, these cases may be designated as foster children (e.g., Nova Scotia, Ontario), Children-In-Need (Alberta) or Child in the Home of a Relative (British Columbia), or they may be included in a general ("other") category in the provincial social assistance caseload. Statistical information on these informal guardianship cases may be found in Chapter 4 tables and figures.

This report does not cover those programs that largely provide services, rather than financial benefits, for children.

Newfoundland

Special Child Welfare Allowance

A family maintaining a physically or mentally handicapped child under 18 years of age may apply for this monthly non-taxable allowance. The allowance is intended to assist families in meeting the cost of drugs, services and assistive devices related to the child's disability. For families in receipt of Social Assistance benefits, the allowance is considered to be assistance for a special need. Since May 1, 1990, the maximum monthly benefit per child is $415. The amount payable is based on the child's special needs and an assessment of the financial capability of the parents to contribute toward the child's maintenance as determined using guidelines on net salary. This program, which started in the 1981-82 fiscal year, is administered by the Department of Social Services under the *Child Welfare Act* for the general population and under the *Social Assistance Act* for social assistance families. However, the Social Assistance guidelines are used to determine eligibility for the general population as well as for social assistance families.

Beneficiaries:	March 1990	369
Benefit Expenditures:	1989-90	$1,189,000

Quebec

Quebec Family Allowance (*Allocations familiales du Québec*)

The *Act respecting family assistance allowances (Loi sur les allocations d'aide aux familles)* provides for the payment of a non-taxable monthly allowance (in addition to federal FA benefits) to the parent or guardian of an unmarried child under the age of 18 who is not a ward of the province. The applicant must have resided in Quebec for at least one month or be paying Quebec income tax. Persons in receipt of federal FA are not required to apply; they receive the provincial benefits automatically.

The Quebec Family Allowance rate varies according to the rank of the child in the family. The 1990 monthly rates are:

First child	$ 9.77
Second child	13.02
Third child	16.27
Each additional child	19.49

The allowance is not considered as income in the determination of eligibility for Income Security (see Chapter 4). The decision regarding annual rate increases, which are based on the CPI, rests with the provincial Cabinet.

This program began in 1974 and is administered by the Quebec Pension Board (*Régie des rentes du Québec*). Administration of the *Act respecting family assistance allowances* is the responsibility of the Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'œuvre, de la Sécurité du revenu et de la Formation professionnelle*).

Beneficiaries:	March 1990	1,621,688 children 941,595 families
Benefit Expenditures:	1989-90	$216,663,000

Allowance for Young Children (*Allocation pour jeune enfant*)

Since January 1989, a monthly non-taxable allowance for children under six years of age has replaced the provincial Availability Allowance (*Allocation de disponibilité*). This allowance is payable in the form of a tax credit and added to the household's monthly Quebec Family Allowance cheque.

The amount of the monthly allowance varies according to the rank of the child in the family as established for the purposes of the Quebec Family Allowance (i.e., the rank among all siblings under 18). For 1990, it is equal to $8.75 for the first child under six years of age, $17.49 for the second such child and $43.71 for each additional child under six in the family. The Allowance for Young Children is administered by the Quebec Pension Board (*Régie des rentes du Québec*) under an amendment to the *Act respecting family assistance allowances*.

Beneficiaries:	March 1990	519,074 children 395,270 families
Benefit Expenditures:	1989-90	$108,026,000

Allowances for Newborn Children (*Allocation à la naissance*)

Since July 1988, the Quebec Pension Board (*Régie des rentes du Québec*) pays a non-taxable allowance in respect of each child in a family who was born or adopted on or after May 1, 1988. This allowance was increased following the Quebec budget of April 26, 1990, to the levels shown below:

- $500 for the birth or adoption of a child of the first rank in the family;
- $1,000 for the birth or adoption of a child of second rank, payable in two installments of $500 each; and
- $6,000 for the birth or adoption of a child of third or subsequent rank, payable in quarterly installments of $375 until the child reaches the age of four years.

The legislative authority for the program is the *Act respecting family assistance allowances*. The program is administered by the Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'oeuvre, de la Sécurité du revenu et de la Formation professionnelle*).

Beneficiaries:	1989-90	154,318 children 147,964 families
Benefit Expenditures:	1989-90	$110,540,000

Allowance for Handicapped Children (*Allocation pour enfant handicapé*)

Under the *Act respecting family assistance allowances (Loi sur les allocations d'aide aux familles)*, a family raising a child under 18 years of age with a severe and permanent impairment may apply for this allowance to assist them in caring for the child. The child must be certified by a physician as being affected by a hearing, visual or motor impairment, mental retardation, or a psychological or chronic physical illness. Eligible families who are either caring for the child at home or paying the full costs of the child's care in a hospital or reception centre receive this allowance in addition to their monthly Quebec Family Allowance. The 1990 Allowance for Handicapped Children monthly rate is $106.73 per eligible child. Benefits are not taxable and are not considered as income in the determination of eligibility for Income Security (see Chapter 4).

This program started in January 1980 and is administered by the Quebec Pension Board (*Régie des rentes du Québec*). Administration of the *Act respecting family assistance allowances* is the responsibility of the Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'oeuvre, de la Sécurité du revenu et de la Formation professionnelle*).

Beneficiaries:	March 1990	20,517 children 19,662 families
Benefit Expenditures:	1989-90	$28,971,000

Parental Wage Assistance Program (PWA) (*Aide aux parents pour leurs revenus de travail – APPORT*)

This program was implemented in May 1988 and made retroactive to January of that year. The financial assistance provided by the PWA program contains three components: a supplement to employment income, reimbursement of approximately 55% of eligible day-care expenses and a housing allowance, where applicable. In addition, families eligible for the PWA program do not have to pay provincial income tax.

There are two major categories of clientele involved. Workers with modest incomes and with dependent children will be encouraged by PWA to remain in the work force; Unemployment Insurance or welfare recipients with dependent children will have an incentive for joining the work force.

Applicants to the PWA program (and their spouses if applicable) must meet the following criteria.

i) They must be residents of Quebec: assistance will be paid only for those months in which the applicant (and spouse) lives in Quebec.

ii) They must have at least one dependent child (i.e., an unmarried child under the age of 18, or over 18 if in full-time attendance in a recognized educational institution). A maximum of two dependent children may be designated for calculation of benefits, although all dependent children are taken into account for reimbursement of a portion of child care expenses and for payment of the housing allowance.

iii) They must have limited assets: the value of all assets with the exception of the principal residence must be under $45,000; if the applicant or spouse owns the property in which they reside, the net value of the principal residence when added to the other assets must not exceed $90,000.

iv) They must expect to earn income within certain limits: employment, business or professional earnings must fall within the limits set by PWA. In the case of parents with child care expenses, minimum and maximum employment earnings are adjusted to reflect these, and vary from family to family. It must be pointed out that all other household income, including interest income, pensions, annuities, and so on, is also taken into consideration when the PWA benefit is being calculated.

Applicants meeting the PWA eligibility criteria come under the program for each month in which they have earned at least $150 in employment income and received not more than $300 in income from various government organizations (excluding a program of last resort under the provincial *Income Security Act* - see chapter 4) such as Unemployment Insurance, Workers' Compensation, etc. The assistance is calculated according to the applicant's estimated employment income for the year. It is paid in monthly installments equivalent to 75% of the expected annual benefit calculated on a monthly basis; these installments are paid only for those months in which the applicant earns employment income. The balance will be paid by the Ministry of Revenue at the end of the year, when a reconciliation is made between the installments paid and the benefit actually due, taking into account the predominant family situation and the actual earnings during the year. Applicants are required to report any change during the year in their family or financial situation. Any overpayments that might occur during the year, where applicable, will be recovered at the time of the annual reconciliation. Enrolment in the program takes place once a year.

The assistance paid takes the following factors into account: number of months worked during the benefit year, income from employment and other sources, assets, number of dependent children, family type (single- or two-parent), day-care expenses incurred, housing costs and shared accommodation situations. Two examples for 1990 follow:

i) The assistance given by PWA is $3,357 for a two-parent one-child household, with one parent working throughout the entire year and earning $12,000 in employment income.

ii) A single-parent family with $4,200 in child care expenses for a young child, and with an employment income of $9,000 over 12 months, is entitled to $5,161; $2,814 of this amount represents a partial reimbursement of child care expenses.

The PWA program is administered by the Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'oeuvre, de la Sécurité du revenu et de la Formation professionnelle*) under the terms of the *Income Security Act (Loi sur la sécurité du revenu)*.

Beneficiaries:	1989 tax year	17,500 clients
Benefit Expenditures:	1989 tax year	$18,784,000

Ontario

Handicapped Children's Benefits

A family caring for a severely handicapped child (including a foster child) who is under 18 years of age may be eligible to receive a monthly Handicapped Children's Benefit. The child must be residing in the parent's home and have a severe handicap that results in a functional loss. Further, extraordinary costs must be incurred as a direct result of the handicap. Monthly benefits range from $25 to $325 per child, depending on expenses incurred, and are available to both Family Benefits recipients and to families who qualify on the basis of an income test.

For non-Family Benefits families, family income is an additional consideration in determining the amount of the benefit. An income test is applied which takes into account family income (total net income of both parents and the handicapped child) as reported for income tax purposes. Income thresholds vary according to family size, and affect the amount of the benefit. For example, a family of four or fewer with one handicapped child would qualify for a full benefit ($25 to $325) if its annual income was under $36,000. The benefits are reduced as family income rises; a family of four or fewer would not qualify for benefits if its income exceeded $51,600 per year.

Benefits are not taxable and are not considered as income in determining Family Benefits eligibility (see Chapter 4). The program, which was implemented in 1977, is administered by the Ministry of Community and Social Services under the *Family Benefits Act*.

Beneficiaries:	March 1990	5,039
Benefit Expenditures:	1989-90	$12,348,000

Manitoba

Child Related Income Support Program (CRISP)

Low-income families with dependent children under 18 years of age may apply for income-tested CRISP benefits. CRISP is payable to families who satisfy the following criteria:

i) support one or more children under 18 years of age who are listed as dependant(s) on a valid Manitoba Health Services Card;
ii) receive FA for the children;
iii) have a total net family income within specified levels; and
iv) have net family assets of $200,000 or less (excluding principal residence, furnishings and family car).

Benefits are based on total family income for the previous tax year, less the following deductions:

i) 6% of total gross annual family income;
ii) $952 for each eligible dependent child (effective for the 1990-91 benefit year);
iii) $100 for each dependant at the time of application who was born in 1982 or later; and
iv) the amount of maintenance or alimony payments made.

Estimated income for the current year may be used when there has been a change in the applicant's situation, such as a death or a change in marital status.

The CRISP benefit period runs from July to June. Reapplication is required for each benefit year. The maximum benefit payable from July 1990 to June 1991 remained at $30 per month per child. The maximum benefit is payable to families whose net annual income for 1989 was $12,384 ("base income eligibility level") or less. Annual benefits are reduced by $12 for each $48 of net family income above these amounts.

CRISP benefits are not taxable; they are considered as part of the Social Allowances entitlement of eligible families (see Chapter 4). The program, which was implemented in January 1981, is administered by the Department of Family Services under the *Social Services Administration Act*.

Beneficiaries:	March 1990	7,640 families 17,276 children
Benefit Expenditures:	1989-90	$5,537,000

Saskatchewan

Family Income Plan (FIP)

A family with gross assets not exceeding a current market value of $150,000 (excluding principal residence, furnishings and family car) and in receipt of FA on behalf of any dependent children under 18 years of age may apply for this income-tested benefit. Entitlement to FIP benefits is based on estimated income of the household for the current calendar year less allowable deductions and exemptions. Earnings of any dependent child in receipt of FA are excluded from income. Persons who have been in receipt of Saskatchewan Assistance Plan (SAP) (regular social assistance) benefits for six consecutive months or more become ineligible for FIP. Instead, their monthly SAP benefit is increased to offset any reduction.

The FIP benefit period runs from April to March. Since April 1984, maximum benefits are $100 per month for each of the first three children and $90 per month for the fourth and each subsequent child. These amounts are payable to a family whose gross income less allowable deductions is at or below $8,700 per year plus FA. For every $2 of income over this amount, FIP benefits are reduced by $1. FIP benefits are not taxable; they are considered as part of the social assistance entitlement of eligible families (see Chapter 4).

This program, which started in October 1974, is administered by the Department of Social Services under the *Saskatchewan Assistance Act*.

Beneficiaries:	March 1990	3,222 families
Benefit Expenditures:	1989-90	$8,732,000

Provincial and Municipal Social Assistance Programs

Overview

Provincial and municipal social assistance programs, often called Canada's social security "safety net", are designed to provide income to meet the cost of basic requirements of a single person or a family when all other financial resources have been exhausted. This overview contains general information on selected design features of the social assistance programs in Canada, and is followed by individual provincial summaries. This chapter will focus primarily on direct financial assistance to needy persons, which represents the main thrust of provincial social assistance programs. It should be noted, however, that the relevant legislation in each province also includes provisions concerning health and social services, assistance to persons in designated institutions providing care or supervision, and a wide range of administrative matters that are either not covered or only given passing reference in this chapter.

Jurisdictional Matters

In accordance with the *Constitution Act* (1867), each province is responsible for the design, administration and delivery of its own social assistance program. Most provinces have a single, unified social assistance program. Long-term benefits are generated by computerized payroll issue from the provincial headquarters and short-term and emergency assistance are issued manually in local or regional offices of the provincial department of Social Services or its equivalent. Nova Scotia, Ontario and Manitoba are said to have a "two-tier" social assistance program. The provincial authority grants assistance where the client falls within a category which has been characterized as contributing to long-term need, such as sole-support parent. Each municipality in these three provinces is responsible for providing assistance to persons who do not fall within the categories under provincial jurisdiction, such as unemployed employables. Applicants for long-term assistance awaiting transfer to the provincial program and households requiring single-issue grants of emergency assistance may also be required to apply for municipal social assistance.

The *Canada Assistance Plan Act* authorizes the federal government to share 50% of approved costs of provincial social assistance programs. In Nova Scotia, Ontario and Manitoba, a portion of municipal social assistance payments is cost-shared by the provincial authority, whose claim to the federal government under Canada Assistance Plan (CAP) agreements includes these municipal expenditures. Social assistance benefits that are shareable under CAP are not considered taxable income under the *Income Tax Act*. However, they are considered as income for purposes of determining eligibility for the federal tax credit programs and the level of benefits available under them. It should be noted that some of the program expenditures appearing in this chapter are not shareable under CAP. For example, the federal Department of Indian Affairs and Northern Development is fully responsible for the cost of social assistance paid to Native Canadians living on a reserve or in a band, even though the band council itself may be responsible for administration of social assistance on its territory, as in Ontario. Questions regarding cost-sharing issues should be directed to the appropriate federal or provincial authorities. The Canada Assistance Plan is further described in Appendix D.

Eligibility

General

In general terms, the only eligibility requirement for social assistance is need, regardless of cause. Assistance may be granted to individuals or family heads who are found, on the basis of a needs test (described later in this section), to be unable to

provide adequately for themselves and any dependants.

Administrative Requirements

Any social assistance applicant must meet some basic administrative requirements in order to establish initial eligibility. In all provinces, a social assistance applicant must

i) submit a duly completed application to the appropriate authority (usually on a prescribed form);
ii) provide any evidence as required in support of the application for assistance, such as proof of age, a medical certificate to confirm disability, a separation agreement, bank books, pay cheque stubs, etc.;
iii) permit a home visit by a social worker to discuss the financial and social situation of the household (this requirement may be waived in some cases, such as emergency and short-term assistance);
iv) provide written permission to the administering authority to verify any statement made in the application and any supporting documents concerning financial resources or any other circumstance of the household;
v) prove that all other potential sources[1] of financial support have been unsuccessfully explored; and
vi) agree to report any change in circumstances that might affect eligibility or the amount of assistance to which the household is entitled, such as the death or departure of a family member or additional income from work or other sources.

Residence

Residence in a particular jurisdiction for a minimum period is not a condition of eligibility for social assistance, except in Nova Scotia, Ontario and Manitoba, where municipalities are responsible for the delivery – and a portion of the cost – of short-term assistance. In these provinces, an applicant's period of residence is a determining factor only with respect to which municipality or level of government is responsible for the cost of any assistance granted to that person.

Categories of Beneficiaries

Provincial social assistance legislation includes some specific conditions of initial and continuing eligibility that apply to particular client groups; although some of these requirements are unique to a particular province, some general observations may be made concerning these groups.

The majority of social assistance clients are either aged, disabled or unemployed employable persons, or single-parent family heads. Persons in these four categories and their dependants account for the majority of the clientele, with the remaining small proportion comprising a number of smaller target groups, such as large, low-income families, transients, strikers, children living with a relative or guardian (see introduction to Chapter 3, "Provincial Programs"), and employed persons. Most jurisdictions will grant assistance to a fully employed person on the basis of a budget deficit (see "Needs Test" on next page), while others may assist an employed person only in cases of extreme hardship.

i) Aged Persons

A person of advanced age may qualify for social assistance notwithstanding eligibility for benefits from federal and provincial programs for seniors (see Chapter 2). Financial hardship might be due to some age-related special needs, the number of dependants in the household or ineligibility for Old Age Security (OAS) benefits. Provided the person meets legislated eligibility criteria, social assistance may be granted. Most provinces have established higher basic assistance benefit levels or other special considerations for persons beyond their middle years.

ii) Disabled Persons

An applicant requesting assistance because of illness or disability is generally required to submit a medical certificate indicating the level of impairment and the potential for rehabilitation. This requirement may be waived – at least in the initial determination of eligibility – where the disability is obvious (e.g., paraplegia, severe mental handicap). All provincial programs have features designed to assist disabled persons, including one or more of the following: higher exemption levels on assets and income, higher basic assistance levels, special disability-related allowances, and

1 Depending on the province and the type of case, the expression "other potential sources of financial support" may include financial aid given or offered by, or available from, a parent, a grandparent, a sibling or a child over the age of majority.

supplementary coverage for health and medical services.

iii) Unemployed Employable Persons

Each provincial social assistance program includes a number of measures designed to promote the entry or re-entry into the active labour force of able-bodied unemployed clients. These measures may include lower exemption levels on assets and income than for the general caseload, reduced benefit levels and a wide range of employment support services and programs, some of which may be compulsory for clients in this category. Some provinces may require unemployed employables, depending on their circumstances, to sign (and adhere to) an individualized contract that stipulates training and rehabilitation measures to be undertaken in order to regain financial independence. As a general rule, though, assistance may be granted to unemployed employable applicants only when the administering authority is satisfied that:

a) any history of unemployment was due, and any current unemployment is due, to circumstances beyond the person's control,

b) the person is willing to accept employment if physically capable of handling it, or to engage in academic upgrading, retraining or other measures to reach a state of job-readiness, and

c) the person is making reasonable efforts to secure employment.

iv) Single-Parent Families

In recognition of the financial responsibility of parents with respect to their children, regardless of the family situation, a sole-support parent may be required, as a condition of eligibility for social assistance, to either initiate legal proceedings against an absent spouse, ex-spouse or putative father respecting maintenance payments, or to subrogate that right to the government. Moreover, some provinces may consider single parents as employable – and require them to actively seek and accept reasonable employment – where the parent and dependent children are physically and mentally healthy and where the dependants have reached a certain age (stipulated in provincial legislation). Depending on their age, unwed mothers may be required, as a condition of eligibility for assistance, to participate in rehabilitation programs (academic upgrading, life skills training, job orientation, etc.).

Financial Eligibility

Needs Test

Generally speaking, social assistance may be granted to any "persons in need" (i.e., persons who are found to be unable to provide adequately for themselves and any dependants on the basis of a needs test). The needs test takes into account the budgetary requirements and the income and assets available to the applicant and other members of the applicant's household to meet such requirements. This procedure is also known as the "budget deficit method" of determining eligibility. Assistance may be granted on the basis of a budget deficit or an insufficient budget surplus. A deficit occurs where regularly recurring budgetary requirements exceed available financial resources, as determined in accordance with provincial legislation. Where a budget surplus (income remaining after the calculation of budgetary requirements) is inadequate to provide for a special need or an unexpected situation, assistance may also be granted. Thus, an applicant may be eligible for social assistance in an amount sufficient to cover only the cost of a particular medical requirement (e.g., diabetic supplies), a social service (e.g., family counselling) or other item of special need, where there is a likelihood of need if such assistance is withheld, and provided that the applicant meets other eligibility conditions.

Although each province defines "financial resources" differently, the following general provisions apply in all jurisdictions.

Assets

Certain exemptions are allowed with respect to actual and potential liquid assets and property of an individual or family applying for social assistance; any non-exempted assets are deemed to be available for current maintenance of applicants and their dependants. Asset exemption levels in any given jurisdiction may vary in accordance with case classification (employable, disabled, etc.) and the size of the applicant's household; specific definitions of liquid assets and asset exemption levels are included in the provincial summaries. Homeowners applying for social assistance are not required to sell their principal residence and household effects (within reason) as a condition of eligibility. Persons applying for long-term assistance are usually granted a temporary exemption on property value that exceeds

allowable exemptions in order to allow for the sale of such property at a reasonable price. Assistance may be withheld, reduced or terminated where applicants or recipients have dissipated, spent, or otherwise dealt with their liquid assets or other property in an unreasonable manner, including assignment or disposition of property for insufficient compensation (in order to qualify for assistance).

Income

Once a household's assets have been determined to be within the limits allowed, income from all sources is examined in the calculation of entitlement to social assistance. Whether through program regulations or policy guidelines, each province stipulates how specific types of income are considered, in order to ensure that all applications are treated in the same manner. Some types of income, such as workers' compensation benefits or an OAS pension and, in most provinces, maintenance or alimony payments, are defined in legislation or policy as "unearned" and thus totally available for current maintenance. The net effect of unearned income is to reduce the amount of social assistance payable dollar for dollar. Other types of income, including the federal Child Tax Credit (CTC), payments to foster parents and special donations from charitable organizations are totally exempted in the calculation of financial resources; the household's social assistance entitlement is thus unaffected and its financial well-being improved. Where the source of income is employment, a partial exemption on earnings may be granted on that income as an incentive for the individual or family head to gain or regain financial independence. In some jurisdictions, the earnings exemption provision applies only after initial eligibility has been established (i.e., an applicant's employment income may not be reduced using the earnings exemption in order to establish eligibility for social assistance). The actual calculation of the earnings exemption varies among provinces and is noted in the individual provincial summaries. Partial exemptions may also be allowed in some provinces on income from other sources such as room and board or property rentals. Part-time employment earnings of dependent children attending school and irregular income or casual earnings of other members of the household are totally or partially exempted, depending on the province.

In the determination of financial eligibility, a welfare authority may include imputed income in a household's financial resources, even though that household is not actually receiving money from any particular source. The most common examples of income imputation are situations where the applicant is living rent-free in return for janitorial services or as a result of shelter payments made by an absent or deserting spouse directly to a landlord, or where an applicant's excess property (i.e., exceeding allowable exemption levels) is deemed to be producing regular income.

In most jurisdictions, a person or family may receive social assistance while awaiting benefits from another program – such as Unemployment Insurance (UI) – or a lump sum payment of unearned income. Because the needs test takes into account all current and anticipated income, including non-exempted benefits and payments covering retroactive periods, client households may be required to reimburse some or all of their social assistance covering those periods once they receive the benefit or payment. The recipient may be required to assign UI or other benefits to the provincial department responsible for social assistance in an amount equal to the social assistance benefits received during or after the prescribed waiting period, or to repay such sums out of future social assistance benefits.

Benefits

Budgetary requirements covered by basic social assistance include food, clothing, shelter (including utilities), household and personal needs, and (in some provinces) regularly recurring items of special need. No two provinces use the same method of calculating social assistance benefit levels. Most use a "pre-added budget" approach, which combines two or more of the above requirements under a single support allowance with shelter-related costs paid separately up to specified maxima, while a few have chosen to grant assistance based on individual rate scales for each of the basic need components. Depending on the province, maximum shelter allowance levels may be established at the local/regional level (based on prevailing rates in that area) or for the entire province. Variables affecting the amount of shelter allowance payable may include the number of beneficiaries in any given household, the type of living arrangement (home ownership, tenancy, public housing, etc.), and the cost of heating fuel and utilities. Where actual shelter costs fall short of minimum levels set by regulation in certain provinces, the difference is deducted from the household's social assistance entitlement.

In addition to financial assistance for basic needs, a wide range of social services and items of special need is also available, including allowances and services related to age, disability, employment, education, training and other special circumstances. All provinces also include provisions in their social assistance legislation respecting health and

institutional needs. Examples of relevant types of assistance may include comfort and clothing allowances for persons in need in designated special care facilities, payment of health insurance premiums (in premium-paying provinces) and ancillary health-related benefits such as prescription drugs, dental care, vision care and prostheses.

Each provincial authority is responsible for the indexation of social assistance benefit levels within its jurisdiction; the indexation method used appears in the individual summaries.

Because of the complexity involved in any social assistance rate calculation and the difficulty in determining the relative well-being of a social assistance household in any province (given the wide range of ancillary benefits and supplementary programs available), social assistance benefit levels have not been discussed in this report. Questions relating to benefit levels should be addressed to the appropriate provincial authorities. Social researchers who are interested in interprovincial social assistance rate comparisons would be well advised to examine the methodology used in the compilation of the rate table in *Welfare in Canada: The Tangled Safety Net*, a report by the National Council of Welfare. The Council's approach to such comparisons (i.e., "annualization" of rates, inclusion of supplementary benefits and tax credits, and use of consistent assumptions for all provinces) was well received by the provincial program administrators who were asked to comment on the draft report. The final version of the tables provides an accurate profile of the relative financial well-being of social assistance households in each province for 1986 in relation to other provinces and to the Statistics Canada poverty line (low-income cutoffs); a recent follow-up report issued by the Council, entitled *Welfare Incomes, 1989*, provides a comparable table revised to 1989.

Administration

The individual program summaries in this chapter provide the name of the provincial department responsible for the administration of the social assistance program, the legislative authority (name of Act and Regulations) and an indicator of the program delivery network (regional and local offices). The following points summarize other selected administrative aspects of social assistance programs in Canada.

Method of Payment

Social assistance benefits may be paid in a variety of ways: by cash, automated or manual cheque issue, voucher or authorization to purchase, or by direct payment to a third party vendor or supplier. Depending on the method or methods chosen by a particular province and the circumstances of each case, assistance may be granted on an ad hoc basis, every two weeks or monthly.

Case Review

As a condition of continuing eligibility for assistance, clients must report immediately any change in the circumstances of the household that would affect its entitlement to assistance or the amount thereof. In addition, each social assistance case is generally reviewed at least once per year for long-term cases and more frequently for able-bodied employables, either through a home visit by a case worker or a mail-in declaration (often appended directly to the social assistance cheque).

Recoveries and Reimbursement

Every province has established procedures to recover any social assistance granted to a person who was not entitled to such assistance because of an unreported change in household income or other circumstances, accidental or willful misrepresentation or fraud. In addition, certain forms of assistance granted by a province or a municipality may be conditional upon a formal agreement signed by the recipient to reimburse the government for such assistance.

Appeals

In any province, applicants or recipients are allowed to file a request for appeal where they are dissatisfied with a decision affecting their entitlement to social assistance. Some provinces have established limits on issues that may be formally appealed, while others allow individuals to question any determination bearing on their case. Appeal systems may consist of a provincial appeals board made up of several members appointed by the minister responsible for social assistance, a local review committee of a few community members, or both.

Trustee

Where recipients are incapable of managing their own affairs, most welfare authorities may appoint a trustee to administer any assistance granted on behalf of those recipients; depending on the province, an honorarium may be granted to the trustee for services rendered.

Federal-Provincial Agreement on Enhancement of Employment Opportunities for Social Assistance Recipients

At their conference in April 1985, the federal, provincial and territorial ministers of social services

expressed serious concern about the unprecedented numbers of unemployed employables receiving social assistance in all jurisdictions. The ministers decided that existing and new initiatives to enhance the employment opportunities of social assistance recipients should be studied.

In September 1985, the federal ministers of the Department of National Health and Welfare (NHW) and Employment and Immigration Canada (EIC), and the provincial ministers with responsibility for the labour market and income security met to address this issue. A joint press release was issued, setting out a seven-point agreement between the two federal departments and the provincial departments of social services and employment that was intended to "break the cycle of welfare dependency". The seven points of the agreement are as follows:

i) to establish, with provinces and territories, participation levels for social assistance recipients in EIC's Canadian Jobs Strategy training and employment programs;
ii) to utilize a portion of the Canadian Jobs Strategy Innovations Program funds for pilot projects aimed at enhancing the employability of social assistance recipients;
iii) to change CAP guidelines to allow provinces to extend the phase-out period for the provision of benefits for employment and training purposes from three months to 12 months, and to allow federal training allowances to be considered as earned income for the purposes of calculating participants' income from projects under the employability enhancement initiatives;
iv) to initiate pilot projects (financed under CAP) to assess new programs designed to promote self-sufficiency;
v) to expand opportunities for social assistance recipients to participate in the Canadian Jobs Strategy and similar provincial programs;
vi) to develop improved information to support the management and evaluation of the programs for social assistance recipients; and
vii) to maintain close collaboration between EIC, NHW and provincial social services and employment departments.

The federal government thus entered into a wide-ranging and innovative federal-provincial strategy that allowed the utilization of funds that would otherwise have been spent on social assistance for an individual, to be diverted to support such an individual while participating in an employability enhancement program. The fund-diversion strategy was launched on an experimental basis for a three-year period ending March 31, 1989. The initial fund-diversion allocation was $100 million federal and $100 million provincial, increased in 1988-89 to $200 million at each level.

Agreements were extended in 1989-90 and again in 1990-91. A Steering Committee of federal and provincial labour market and social service Deputies is establishing a framework for a new generation of agreements to be negotiated in the fall of 1990 to begin in April 1991.

Statistics

Each of the following provincial summaries includes a global expenditure figure for the 1989-90 fiscal year as well as a statistical profile of the caseload; statistical information for the two previous fiscal years may be found in Appendix B. It should be noted that benefit expenditure information in the provincial summaries does not include administrative costs; moreover, **users should not assume that all benefit expenditures appearing in this chapter are cost-shareable under CAP** (cost-sharing questions should be directed to the appropriate federal or provincial authorities). Costs related to drug/health benefit programs are also excluded unless otherwise noted. In addition, **caseload data in the statistical tables are not comparable interprovincially because of definitional and program disparities between jurisdictions.** With regard to the terminology used in the tables, the term "case" refers to the number of family units (single or multiple-person) in receipt of benefits while "recipients" refers to the total number of persons who benefit from the payments.

Newfoundland

Social Assistance

Social Assistance under the Newfoundland *Social Assistance Act* and Regulations is administered by the Department of Social Services through its five regional offices and 52 district offices throughout the province (including Labrador).

Eligibility

General

Social Assistance may be granted to persons who are physically present in Newfoundland, who lack adequate means to care properly for themselves and their dependants, and for whom Social Assistance is necessary for proper maintenance or rehabilitation. Aside from the general eligibility requirements outlined in the Overview to this chapter, a distinguishing feature of the Social Assistance program is the benefit delivery system for Short-Term Assistance (STA) and Long-Term Assistance (LTA).

LTA benefits are mailed directly from the Department of Social Services in St. John's to persons in need who are suffering from physical, mental or social handicaps and who have little or no income. STA is usually issued manually by social workers in field offices to persons who are likely to have enough outside income to vary the amount of Social Assistance to which they are entitled on a monthly basis. STA may be payable to persons during brief periods of unemployment or as a result of an emergency situation; it also provides immediate assistance to cover any special needs of LTA cases that are not included in the regular LTA cheque issue.

Financial Eligibility

All applicants for Social Assistance are subject to a needs test as described in the Overview to this chapter. Some specific design features applicable to Newfoundland are noted below.

Assets

Applicants' liquid assets may not exceed the following allowable levels.

Short-term assistance:	single person	$40
	family	100
Long-term assistance:	single person	2,500
	family	5,000
	aged or disabled (single)	3,000
	aged or disabled (family)	5,500

Liquid assets include cash in the bank, readily marketable securities and investments in companies, but do not include life insurance policies and rural development grants.

Income

In the determination of entitlement to benefits, a certain portion of monthly income from salary and wages may be exempted. For cases applying for or receiving Social Assistance for a reason other than unemployment or disability, the following monthly income may be exempted:

i) Single cases – first $30 plus 50% of income over $30 and up to $80 (maximum exemption $55); and
ii) Family cases – first $30 plus 50% of income over $30 and up to $200 (maximum exemption $115).

Earnings exemption levels for able-bodied unemployed applicants or recipients are set at 50% of the first $80 (single) or 50% of the first $200 (family). Disabled persons may retain 100% of the first $95 (single) or $190 (family).

Net earnings, against which the exemptions may be applied, are determined by deducting from the gross earnings of the applicant and spouse all compulsory deductions (including union dues) and work-related expenses (including transportation, work clothing and equipment, and housekeeper services).

As an incentive for single parents to actively pursue legal action for support, Newfoundland allows the above exemptions to be applied against any amount received through a court order of maintenance. In addition, they may be applied against provincial training allowances as well as similar allowances paid by the federal government to participants in projects under the federal-provincial agreement on the employability of Social Assistance recipients (described below). In no case, however, shall the total exemption for earnings, maintenance payments and training allowances exceed appropriate levels noted above.

In addition to the general eligibility requirements noted in the Overview with respect to unemployed employables, persons in this category in Newfoundland must submit an itemized statement of income for the 30 days immediately preceding the date of their application. The statement must prove that their income during that period did not exceed the amount of basic assistance (food, clothing, personal care, fuel, household maintenance, utilities and shelter) payable based on the size of the household, taking into consideration the appropriate amount of earnings exemptions.

For treatment of other income, refer to the Overview.

Benefits

Regular assistance is calculated using a pre-added budget, which establishes a maximum assistance level covering the total requirements of the household for food, clothing, personal care, fuel, household maintenance and utilities. In addition, a shelter allowance is granted on the basis of the type of accommodation (rented or owned) and the size of the household. A special winter heating supplement is payable to Social Assistance households in Labrador. Able-bodied unemployed persons and childless couples under 50 years of age are subject to reduced pre-added budget levels; the actual amount of the reduction depends on whether the able-bodied persons are living with relatives, non-relatives or in their own home.

Disabled persons requiring supportive services to aid independent living may be granted a wide range of supplementary benefits, ranging from a flat-rate disability supplement of $125 monthly to the actual cost of shelter, utilities, and other goods and services deemed necessary for the safety, well-being or rehabilitation of the individuals concerned.

Newfoundland indexes its social assistance benefits on an ad hoc basis, traditionally in the spring of each year.

Agreement to Enhance the Employability of Social Assistance Recipients

In August 1986, the federal government (NHW and EIC) and Newfoundland (departments of Social Services, Career Development and Advanced Studies, and Intergovernmental Affairs) signed a three-year agreement designating a total of at least $4 million per year, with an additional $1 million for 1986-87, to enhance the employability of Social Assistance recipients. In 1987-88, $6.5 million were available and in 1988-89 to 1990-91 inclusive, the allocations were increased to a total of $8 million per year. Both orders of government contribute equally. Under the agreement, funds have supported components of Newfoundland's Employment Opportunities Program and the Canadian Jobs Strategy.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1989-90 fiscal year were $117,148,000.

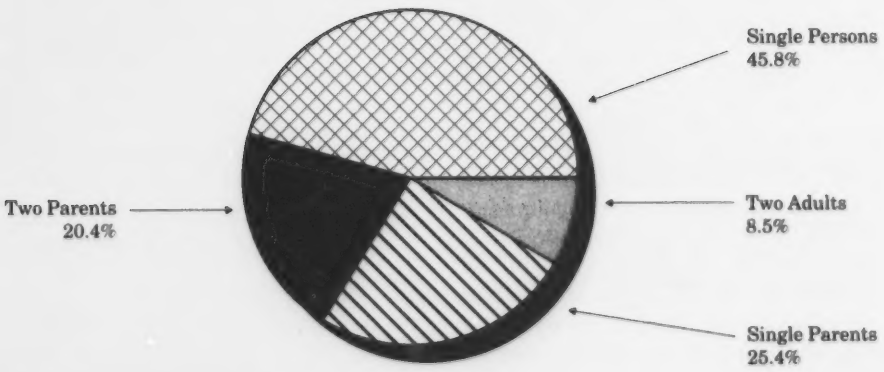
Table 4.1
Newfoundland
Social Assistance
Number of Cases and Recipients
as of End of Quarter
March 1988 to March 1990

	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March[1] 1990
Cases	20,284	19,733	20,448	18,596	19,641	19,475	20,718	20,971	21,690
Recipients	47,909	46,981	49,307	42,700	44,803	44,735	48,512	47,630	47,946

1. Refugees have not been included.

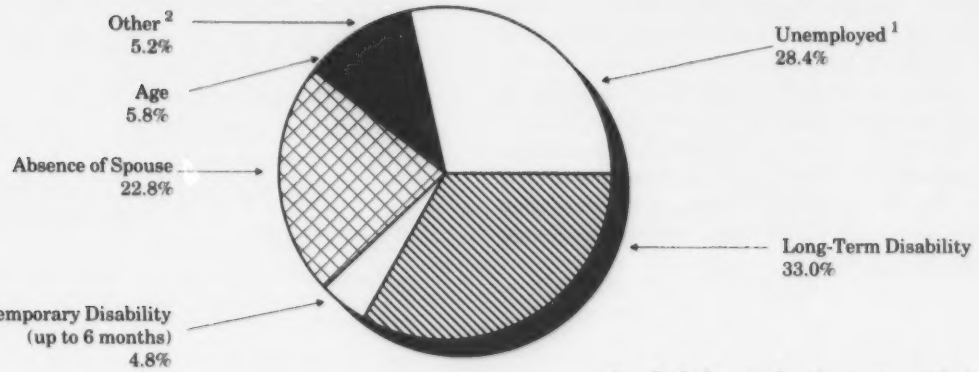
Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.1
Newfoundland
Social Assistance
Percentage Distribution of Caseload
by Family Type
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

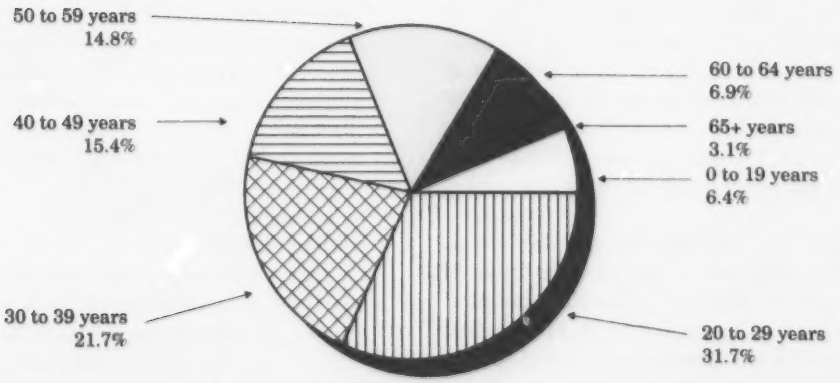
Figure 4.2
Newfoundland
Social Assistance
Percentage Distribution of Caseload
by Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Includes employed persons with insufficient earnings.
2. Includes persons attending school, persons caring for spouse, children or both, and no information given.

Figure 4.3
Newfoundland
Social Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Prince Edward Island

Financial Assistance

In Prince Edward Island, Financial Assistance under the *Welfare Assistance Act* and Regulations is provided through five regional offices of the Department of Health and Social Services located in the major centres of the province.

Early in 1989, the Minister of Health and Social Services tabled the report of the Welfare Assistance Review Committee, which had been studying various aspects of social assistance in Prince Edward Island since September 1987. Several key recommendations made by the Committee were implemented over the year that followed the release of the report, resulting in higher basic assistance levels and improved benefits for special needs of social assistance clients throughout the province.

Eligibility

General

Under the *Welfare Assistance Act*, assistance shall be provided to "any person in need and to any person who is not in need but likely to become a person in need if the goods or services are not provided". The eligibility guidelines outlined in the Overview to this chapter generally reflect the situation in Prince Edward Island.

Financial Eligibility

Assistance may be granted to any persons who are unable to provide adequately for themselves or their family on the basis of a needs test that relates their financial requirements to their available assets, in accordance with the Regulations.

As a condition of eligibility, an applicant or beneficiary must explore resources that may be available from family members, including parents, grandparents, siblings or children over the age of majority; assistance given or offered by, or available from a family member to an applicant or beneficiary shall be considered as a financial resource unless, in the opinion of the director, it would be unreasonable to do so.

Except in the case of emergency assistance (one month or less), the applicant must, as a condition of initial and continuing eligibility, provide proof of income and receipts for drugs, shelter, fuel, utilities, real property taxes, fire insurance and items of special need for the past six months.

Special design features of the financial eligibility provisions in Prince Edward Island are noted below.

Assets

Applicants are allowed to exempt a certain portion of their liquid assets in the determination of their eligibility for benefits. Asset exemption levels vary according to the type of case.

Short-Term Assistance (under four months)	
seasonally unemployed applicant	$50
Long-Term Assistance (four months or more)	
single person	200
single disabled person	900
couple, one or both spouses disabled	1,800
single parent, one child	1,200
each additional child	300
maximum family exemption	2,400
married couple	1,200
each child	300
maximum family exemption	2,400

Liquid assets include cash on hand, in a bank, credit union or co-operative, and the realizable value of stocks, bonds, debentures, the cash surrender value of life insurance policies, savings receipts, mortgages, and bequests or settlements. There is a total exemption of any award made under the *Victims of Crime Act* for pain and suffering, for treatment of mental and nervous shock, or for grief or sorrow resulting from the victim's death. There is also a total exemption of a motor vehicle where it is required for employment or training purposes.

Income

As of April 1, 1990, the monthly earnings exemption is equal to $50 for a single person or $100 for a family, plus 10% of the balance of net wages in both cases; this policy applies to applicants and beneficiaries alike.

The following involuntary deductions from the client's wages are not included in the computation of income:

i) deductions for UI and Canada Pension Plan (CPP);
ii) group life and group medical insurance premiums;
iii) regular pension contributions;
iv) income tax deductions; and
v) other similar matters that are a condition of receiving the salary or wages.

When applicants or beneficiaries are using their own vehicle to travel from their residence to their place of employment, a maximum of $25 per month is allowed as an expense. Higher amounts may be approved by a supervisor.

For treatment of other income, refer to the Overview.

Benefits

When satisfied that an applicant is entitled to receive assistance, the director shall approve the application and ensure that assistance is granted in accordance with the Regulations. Maximum entitlement is based on a monthly budget for food, clothing, household and personal needs, plus an allowance to cover the actual cost of shelter up to stipulated maxima (provided that such cost does not exceed the beneficiary's reasonable needs or the cost of similar accommodation in the same community). The cost of regularly recurring special needs is also included in the household's monthly allowance.

Lesser amounts than those prescribed by Regulation may be granted where such amounts will suffice to cover the cost of emergency needs of a household; assistance for special needs may also be granted in such emergency situations. In addition, lesser amounts than those prescribed by Regulation may be paid when requested by the applicant or beneficiary.

The Welfare Assistance Regulations require an annual review of social assistance rates by the Lieutenant Governor in Council; however, there is no regulatory requirement to increase rates as a result of this review. The province indexes its benefit levels on an ad hoc basis, traditionally in July of each year.

Agreement to Enhance the Employability of Social Assistance Recipients

In October 1987, the federal government (NHW and EIC) and Prince Edward Island (Department of Health and Social Services) signed an agreement initially allocating $1.0 million per year, raised to $1.4 million in 1990-91. The agreement specifies that funding will be split between the two levels of government (60% provincial and 40% federal), and provides for a 20% participation rate for long-term welfare assistance recipients of all participants in existing Job Development and Job Entry programs under the Canadian Jobs Strategy. Funds were also used to establish an Employment Enhancement Program to provide needs assessment, life skills upgrading, academic upgrading and job skills training.

Benefit Expenditures

Benefit expenditures on Financial Assistance for the 1989-90 fiscal year were $27,407,000.

Table 4.2

Prince Edward Island

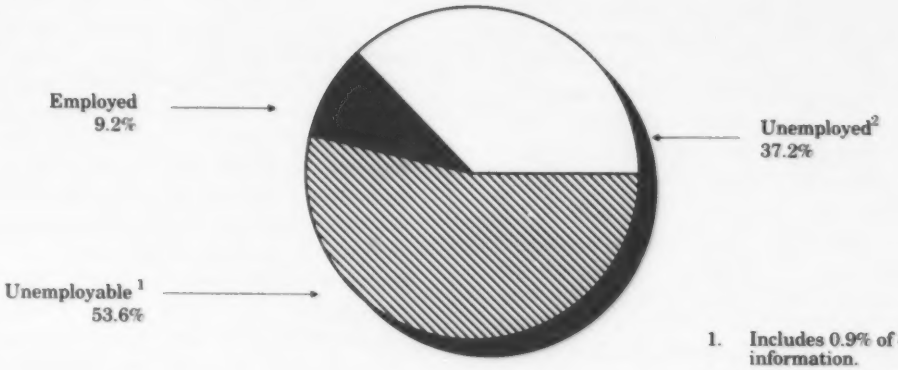
Financial Assistance

Number of Cases by Family Type
and Number of Recipients
as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Cases									
Singles	2,314	2,238	2,157	2,245	2,303	2,224	2,201	2,276	2,353
Families	2,070	1,981	1,910	1,966	1,919	1,876	1,892	1,961	1,990
Couples	183	181	165	187	161	157	152	169	165
Couples with dependants	599	535	486	545	491	444	475	532	531
Single parents	1,288	1,265	1,259	1,234	1,267	1,275	1,265	1,260	1,294
Total Cases	4,384	4,219	4,067	4,211	4,222	4,100	4,093	4,237	4,343
Recipients	8,942	8,480	8,200	8,460	8,344	8,071	8,108	8,448	8,646

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

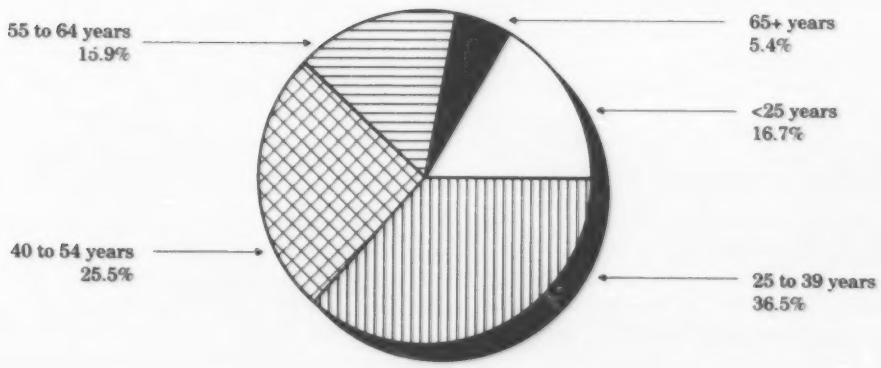
Figure 4.4
Prince Edward Island
Financial Assistance
Percentage Distribution of Caseload
by Employment Status of Head
March 1990



1. Includes 0.9% of cases with no information.
2. Since the introduction of a new coding system in May 1988, cases coded as unemployed and undergoing training are no longer classified as unemployed. These clients are coded as Temporarily Exempt and have been grouped with unemployables.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.5
Prince Edward Island
Financial Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Nova Scotia

In Nova Scotia, the provincial and municipal levels of government share responsibility for the provision of financial assistance to persons in need. The *Family Benefits Act* (FBA) and Regulations authorize the province to grant assistance to persons or families who are in need where the duration on assistance is likely to be prolonged in nature. The Department of Community Services administers FBA assistance from its five regional offices throughout the province and 13 district offices located within those regions. General Assistance covers short-term needs and other special situations, and is administered by municipalities having Social Services departments.

In April 1988, the Minister of Community Services established the Task Force on the Levels of Cost-Sharing of Municipal Assistance to examine existing provincial-municipal cost-sharing arrangements throughout the province, as well as rates of assistance and policies related to eligibility for Municipal Assistance and Homes for Special Care. The final report of the Task Force was submitted to the department in October 1988; it contained 38 recommendations concerning areas such as benefits, asset and earnings exemptions and provincial sharing in municipal social assistance expenditures.

Family Benefits

Eligibility

General

Categories of applicants who may be eligible for Family Benefits include persons 65 years of age or over who are not eligible for federal OAS benefits, persons with a major physical or mental impairment that is likely to last for at least one year, sole-support parents who have care and custody of at least one dependent child, and foster parents.

Financial Eligibility

Eligibility for FBA is determined on the basis of a needs test, which involves a comparison of the aggregate of allowable shelter costs and personal allowances for each member of the household with non-exempted financial resources (as noted below). The deficit, if any, is the FBA entitlement. Allowable shelter costs include rent or mortgage, electricity and fuel up to a maximum level based on family size.

Assets

The following liquid assets are exempted from the calculation of financial resources of an applicant for, or recipient of, FBA:

i) $1,500 for a single elderly person;
ii) $2,500 for an elderly person residing with a spouse, or for a single parent with at least one dependent child;
iii) $3,000 for a single disabled person; and
iv) $5,500 for a couple (where both spouses are eligible), for a disabled parent with at least one dependent child, or for a client with dependant(s) whose spouse is in a sanatorium or a hospital.

Liquid assets include cash, bonds, stocks, debentures, other assets that can be converted readily into cash, and a beneficial interest in assets held in trust and available to be used for maintenance. An amount awarded as compensation for pain and suffering, loss of amenities or enjoyment, etc., is also considered as an asset; typical sources of this type of compensation include the Criminal Injury Compensation Board and private insurance companies. Not included as liquid assets are the value of prepaid funerals, student loans, any amount remaining to be paid under a mortgage or agreement for sale, the cash surrender value of a life insurance policy, and one reasonably priced motor vehicle where it is required due to lack of public transportation or remoteness.

The Family Benefits program allows a further exemption of up to $1,500 for the training or education of each dependent child in the family, provided that these sums are held in an irrevocable trust fund. However, FBA eligibility cannot be created, nor entitlement increased, by setting up a dependent child trust using non-exempted income.

Income

No deductions or exemptions are allowed on wages in the calculation of initial eligibility of an applicant. In the determination of ongoing entitlement to Family Benefits, a recipient is allowed a monthly deduction from gross wages of $100 for a single person or $200 for a person with at least one dependant, plus 25% of gross wages exceeding these levels.

Where a recipient has worked or participated in a training program for at least 100 hours in the first four weeks following the beginning of his or her employment or training program, the gross wages or vocational training allowances received during those four weeks is not considered in the calculation of the person's monthly Family Benefits entitlement; this provision may be applied once in each period of 12 months.

For treatment of other income, refer to the Overview.

Benefits

FBA assistance levels are based on the number of recipients in the household and its living arrangement. The shelter component covers the actual cost of rent or a mortgage, fuel, electricity, taxes, water, repayment of a home improvement loan, household supplies and house maintenance, provided that the aggregate of these costs does not exceed the maximum shelter allowance stipulated in the Regulations for any given family size. Flat-rate personal allowances cover food, clothing and miscellaneous essentials, and are based on the family's composition (number of adults and children) and its living arrangement (e.g., tenancy, boarding). In addition, flat-rate allowances for routine transportation are payable to each FBA household.

Special assistance under FBA is limited to specified medical requirements (including medication and test materials for diabetics, special medical examinations and related transportation costs, and monthly maternal nutritional allowances), rehabilitation services and Pharmacare for disabled FBA recipients. For other items of special need, FBA recipients must apply for municipal General Assistance in the municipality where they have established residence.

The Family Benefits Regulations require an annual review of FBA benefit levels by the Minister, who is further required to increase allowances "by such amount as is determined by the Governor in Council" in January of each year.

Benefit Expenditures

Benefit expenditures on Family Benefits during the 1989-90 fiscal year were $150,565,000.

Municipal General Assistance

Nova Scotia's *Social Assistance Act* authorizes municipalities to provide financial assistance on a cost-shared basis where need is deemed to be short-term in nature and in other special circumstances, as noted below.

Financial assistance granted by municipal units having approved organized Municipal Social Services programs is reimbursed by the province at a minimum rate of 75%; actual cost-sharing levels vary for each municipality in accordance with the provincial regulations. Where a municipal unit does not have a recognized Social Services office, the provincial government shares assistance costs at the rate of 66 2/3%.

Each of the 66 municipalities granting General Assistance in the province establishes rules and regulations governing eligibility, benefits and administrative procedures, subject to minimum standards set by the province. Each municipality must submit its social assistance policies for approval by the provincial Department of Community Services in order to ensure that these standards are met.

The following summary contains general information on municipal social assistance in the province, along with some specific observations concerning the General Assistance program in the Halifax region.

Eligibility

General

The provincial *Social Assistance Act* authorizes a municipality to grant assistance to the following groups residing in that municipality: able-bodied unemployed persons in short-term need situations; employed persons requiring income supplementation due to special needs; FBA recipients with special needs not covered under FBA legislation; and persons with long-term needs who do not qualify under any FBA case classification.

Financial Eligibility

The budget deficit method (needs test) is used to determine initial and ongoing eligibility and the amount of assistance required. Assistance payments are calculated by totalling the costs of items such as food, clothing, shelter and drugs, and deducting from the total any financial resources that the municipality considers available for current maintenance.

Assets

Provincial policy permits any municipality to allow applicants to retain liquid assets in amounts not exceeding guidelines established by the federal government under CAP. In practice, municipalities require an applicant to expend liquid assets to meet ongoing needs before being considered as eligible for General Assistance; however, an applicant's residence, furnishings and car are not usually considered as financial resources unless their value is excessive. The social assistance administrator of any given municipality may allow exemptions on certain types of assets, depending on municipal policy or on the circumstances of specific cases. In Halifax, for example, a client over 65 years of age is allowed to retain $1,000 to be applied to his or her own funeral expenses.

Income

Most Nova Scotia municipalities do not allow any exemptions on income from earnings or any other source. In the Halifax region, a recipient is allowed a monthly exemption on wages from part-time or full-time employment of $50 for a single person and

$100 for a client with at least one dependant. The amount against which this exemption may be applied is equal to gross earnings minus routine deductions such as income tax, pension plan contributions, medical insurance and UI premiums and union dues. Partial exemptions may also be allowed in the Halifax region on income from specified sources, such as room and board, property rentals and business.

For treatment of other income, refer to the Overview.

Benefits

Each municipality establishes its own rates subject to provincial approval. In the Halifax region, maximum levels are set for individual items of basic need, based on family size and ages of dependent children. A pre-added budget chart that aggregates amounts for individual items of basic need is used to calculate the total entitlement of a family or an individual on assistance for over one month. In addition to providing financial assistance on an ongoing basis, municipalities may grant emergency assistance to cover urgent and immediate needs.

Municipal General Assistance rates are increased on an ad hoc basis in each municipality by means of amendments to municipal by-laws; municipal rates are monitored by provincial authorities to ensure compliance with minimum standards.

Benefit Expenditures

Municipal General Assistance benefit expenditures for the 1989-90 fiscal year were $57,600,000 (including the municipal share).

Agreement to Enhance the Employability of Social Assistance Recipients

In August 1987, the federal government (NHW and EIC) and Nova Scotia (departments of Community Services, and Vocational and Technical Training) signed an agreement to fund measures to help social assistance recipients obtain and hold stable employment. Each order of government agreed to contribute $2.5 million annually for two years to support training and employment initiatives. The amount was raised to $5 million each in 1988-89 and the agreement was extended at this level in 1989-90 and 1990-91. The agreement ensures increased participation of social assistance recipients in the Canadian Jobs Strategy's Job Entry and Job Development programs; a target participation level of 25% was established (for social assistance recipients of total participants).

Table 4.3

Nova Scotia

Family Benefits and General Assistance[1]

Number of Cases and Recipients
by Program as of End of Quarter
March 1988 to March 1990

Program	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Family Benefits									
Cases	23,269	23,653	23,851	24,046	24,335	24,449	24,660	24,709	25,026
Recipients	44,414	45,235	45,338	45,709	46,277	46,618	46,901	46,969	47,754
General Assistance									
Cases	13,323	12,341	12,442	14,033	13,779	12,598	12,632	13,684	14,469
Recipients	29,400	27,150	27,372	30,873	30,314	27,716	27,790	30,105	31,832
Family Benefits and General Assistance									
Cases	36,592	35,994	36,293	38,079	38,114	37,047	37,292	38,393	39,495
Recipients	73,814	72,385	72,710	76,582	76,591	74,334	74,691	77,074	79,586

1. Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates. Data for recipients are based on an average of 2.2 persons per case.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.4

Nova Scotia

Family Benefits

Number of Cases by Family Type
as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Singles	11,804	11,916	12,092	11,413	11,483	11,499	11,589	11,684	11,713
Families	11,378	11,587	11,615	12,499	12,719	12,820	12,952	12,912	13,201
Couples	599	582	577	1,382	1,391	1,380	1,388	1,375	1,367
Couples with dependants	591	562	533	1,518	1,528	1,530	1,495	1,510	1,528
Single parents	10,188	10,443	10,505	9,599	9,800	9,910	10,069	10,027	10,306
Foster	157	150	144	134	133	130	119	113	112
Total Cases	23,269	23,653	23,851	24,046	24,335	24,449	24,660	24,709	25,026

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.5a

Nova Scotia

Family Benefits

Number of Cases by Reason for Assistance and Age Group of Head
March 1988

Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	339	2,044	2,276	2,368	3,509	1,711	32	12,279
Disabled Father/Mother	4	179	556	763	685	167	34	2,388
Single Parent								
Divorced	1	225	773	414	68	2	0	1,483
Widowed	0	23	109	150	157	7	1	447
Deserted	12	837	1,302	542	105	4	1	2,803
Unmarried	405	2,290	762	169	34	2	0	3,662
Husband/Wife of disabled person	0	2	0	2	2	0	0	6
Husband/Wife of prisoner	0	6	12	3	0	0	0	21
Foster Parent	0	9	11	23	39	18	57	157
Aged Person	0	0	0	0	0	0	23	23
Total Cases	761	5,615	5,801	4,434	4,599	1,911	148	23,269

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.5b

Nova Scotia

Family Benefits

Number of Cases by Reason for Assistance and Age Group of Head
March 1989

Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	326	2,017	2,396	2,482	3,618	1,789	29	12,657
Disabled Father/Mother	3	194	645	808	655	160	31	2,496
Single Parent								
Divorced	1	215	791	434	60	3	0	1,504
Widowed	0	23	88	133	123	8	1	376
Deserted	15	846	1,347	574	110	6	1	2,899
Unmarried	613	2,390	875	187	34	3	0	4,102
Spouse of disabled person	0	1	2	0	3	0	0	6
Spouse of prisoner	0	4	5	2	1	0	0	12
Foster Parent	0	3	7	21	30	18	54	133
Pharmacare Extended Benefits[1]	0	4	6	25	61	33	0	129
Aged Person	0	0	0	0	0	0	21	21
Total Cases	958	5,697	6,162	4,666	4,695	2,020	137	24,335

1. Pharmacare Extended Benefits came into being effective January 1, 1988. Clients in receipt of Pharmacare Extended Benefits are clients who were in receipt of Family Benefits because of a disability and had been deemed ineligible to continue to receive benefits due to excess income. In order to determine eligibility for Extended Pharmacare Benefits, an expense, based on the last six months of drug costs, is included in the calculation of the budget deficit. If a budget deficit exists, a Pharmacare card is issued to the client on a monthly basis.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.5c

Nova Scotia

Family Benefits

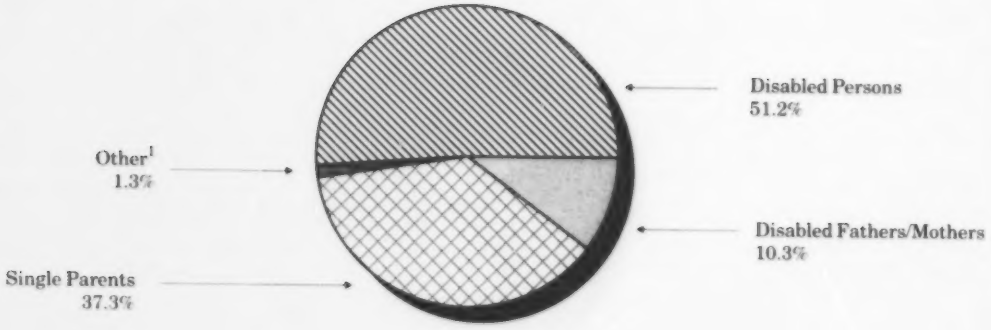
Number of Cases by Reason for Assistance and Age Group of Head
March 1990

Reason for Assistance	Age Group of Head							Total
	<21	21-29	30-39	40-49	50-59	60-64	65+	
Disabled Person	333	1,974	2,484	2,598	3,565	1,816	32	12,802
Disabled Father/Mother	9	215	682	838	639	162	24	2,569
Single Parent								
Divorced	1	208	778	453	62	5	0	1,507
Widowed	0	17	82	129	100	6	1	335
Deserted	16	867	1,392	591	109	6	0	2,981
Unmarried	731	2,523	1,004	205	29	1	0	4,493
Spouse of disabled person	0	0	2	0	2	0	0	4
Spouse of prisoner	0	6	8	3	0	0	0	17
Foster Parent	0	3	7	17	26	11	48	112
Pharmacare Extended Benefits[1]	0	4	24	33	76	51	0	188
Aged Person	0	0	0	0	0	0	18	18
Total Cases	1,090	5,817	6,463	4,867	4,608	2,058	123	25,026

1. Pharmacare Extended Benefits came into being effective January 1, 1988. Clients in receipt of Pharmacare Extended Benefits are clients who were in receipt of Family Benefits because of a disability and had been deemed ineligible to continue to receive benefits due to excess income. In order to determine eligibility for Extended Pharmacare Benefits, an expense, based on the last six months of drug costs, is included in the calculation of the budget deficit. If a budget deficit exists, a Pharmacare card is issued to the client on a monthly basis.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

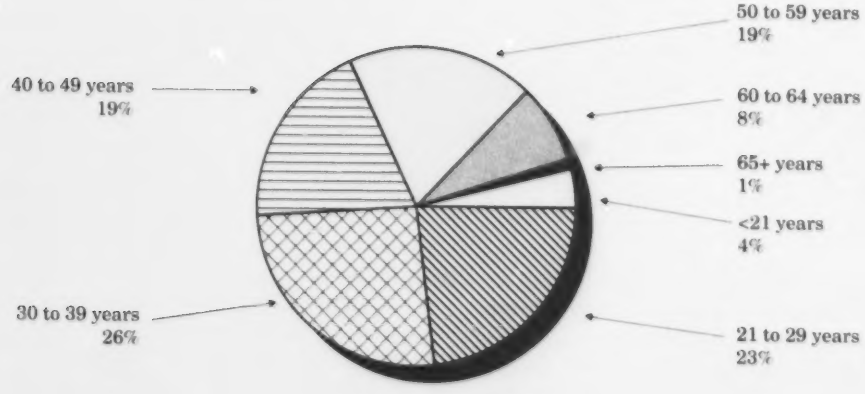
Figure 4.6
Nova Scotia
Family Benefits
Percentage Distribution of Caseload
by Major Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

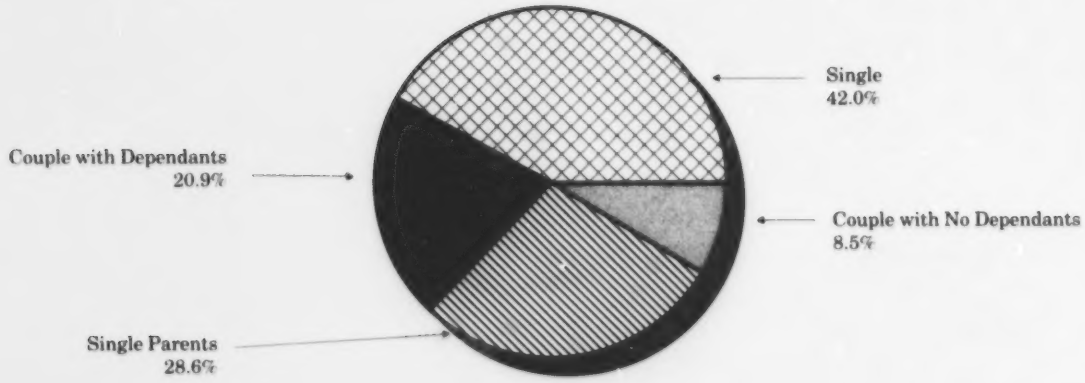
1. Includes foster parents, aged persons and persons receiving Pharmacare Extended Benefits.

Figure 4.7
Nova Scotia
Family Benefits
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.8
Nova Scotia
Municipal General Assistance
Percentage Distribution of Caseload
by Family Type
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

New Brunswick

Social Assistance

The New Brunswick Department of Income Assistance is responsible for the administration of social assistance under the *Social Welfare Act* and Regulation throughout its 13 regions and the eight branch offices within those regions.

Eligibility

General

Social assistance is provided by three separate programs of financial support for persons who lack the means to provide for their basic needs and the needs of their families, and who have no other source of financial support. These three programs are administered under the *Social Welfare Act*, and they are described in more detail in the "Benefits" section below.

Prior to being tested for financial eligibility, all single persons and family heads 19 to 54 years of age require an employability assessment to determine which program applies to their situation (based on high, medium or low employability). This requirement does not apply to applicants who are unemployable by reason of age, disability or other special circumstances, nor to persons applying for single-issue (emergency) assistance and employed applicants.

A person 19 years of age or over who applies by reason of mental or physical handicap is required to have a medical assessment. The applicant may be considered eligible under the Long-Term Established Needs Program or the Upgrading, Training and Placement Program, depending on the severity of the handicap and the recommendations of the provincial medical advisory board, which is appointed by the Minister of Income Assistance.

Financial Eligibility

Once an applicant's eligibility has been established in terms of social need (e.g., disability, family situation) and no alternate source of support is available, non-exempt assets (see Overview to this chapter) are examined with respect to allowable levels. Income is also considered, first to determine eligibility and then to establish the budget deficit. This deficit is determined by taking the fixed allowance level (discussed later under "Benefits") appropriate to household structure and size, plus the amount required for regularly recurring items of special need, and deducting from the total an amount equal to the non-exempted income of the household. Special design features with respect to financial eligibility are noted below.

Assets

In the determination of eligibility for social assistance, the following exemption levels may be applied against the liquid assets of the applicant.

General caseload per recipient	$ 500
per household (maximum)	1,000
Blind or disabled	
for first disabled recipient in a unit	1,000
for second disabled recipient in a unit	1,000
for each additional disabled recipient in a unit	300

The liquid assets against which the above exemptions may be applied include cash on hand, convertible trust funds, mortgages or other collectible loans, valuables in a safety deposit box, property other than the applicant's residence, and the cash surrender value of life insurance policies exceeding $1,000 per household (the first $1,000 is totally exempt for all households). There is a total exemption of the value of one motor vehicle required for routine transportation, work or medical reasons.

Income

In determining the ongoing entitlement of an applicant or recipient, up to $150 for a single person or $200 for a single parent or a couple with or without children may be exempted from the calculation of net monthly income from part-time or full-time employment. Clients with very high employment potential are granted a supplementary exemption on this income equal to the following:

i) $250 per month for two months in the case of single persons; and
ii) $200 per month for two months and $100 for the third month for units consisting of two or more persons.

Net income refers to gross amount earned minus involuntary deductions such as income tax, union dues, UI and CPP contributions and Blue Cross premiums.

The earnings exemption provision may not be used to reduce income from training or educational allowances, or property rentals. A household may qualify for either the above earnings exemption or a total exemption of financial assistance received from the Department of Income Assistance under the Assistance for the Reduction of Rental Costs Program (see Chapter 5).

For treatment of other income, refer to the Overview.

Benefits

Social assistance covering food, clothing, household and personal items, fuel and utilities, routine transportation and shelter is calculated in accordance with the "fixed allowance level", which is a pre-added amount appropriate to the household's size and circumstances. Fixed allowance levels vary according to each household's program classification as established under regulation. Highest allowance levels apply to households in the Long-Term Established Needs (LTEN) Program, followed by the Upgrading, Training and Placement (UT&P) Program, and finally the Interim Assistance (IA) Program. Caseload composition for each of these three components is as follows:

i) LTEN:
   a) person in need or his or her spouse who is 18 years of age or older and who has been designated as blind or disabled by the provincial Medical Advisory Board,
   b) a person in need who is in receipt of a CPP Disability Pension, a Guaranteed Income Supplement or Spouse's Allowance under the federal *Old Age Security Act*, or a disability pension under the federal *Pension Act*, or
   c) a person in need who has been in receipt of social assistance for 90% of the time since June 1981, and who is either 45 years of age or older and assessed as having low or medium employment potential, or 55 years of age or over and assessed as having high employment potential;

ii) UT&P: a person in need who has upgrading, training or placement potential but who does not meet the criteria for either LTEN or IA;

iii) IA: a person in need who is either
   a) 19 to 54 years of age and assessed as having high employment potential,
   b) a parent with one or more dependants, where the parent or spouse is eligible for and awaiting UI benefits,
   c) under 19 years of age and whose parental home is found to be unsuitable for his or her care, training and development, or
   d) a single adolescent parent living with her parents who are not receiving social assistance.

For all households except those which include a blind or disabled adult, when the actual cost of shelter is less than 25% of the appropriate fixed allowance levels, the difference may be deducted from the household's maximum entitlement, depending upon other reasonable shelter-related costs.

Single persons and childless couples who are eligible for and awaiting UI benefits are not eligible for social assistance for an eight-week period.

Under the Adolescent Parent and Children Services (APACS) Program, an allowance and a supportive living environment may be provided to a single adolescent parent under 19 years of age who is unable to live in the parental home and is otherwise eligible for social assistance. The allowance paid to the adolescent parent is equivalent to the fixed allowance payable to a single person; the child is paid separately in an amount equal to the prevailing foster care rate. In addition to financial assistance payable under APACS, the single parent may be offered training and rehabilitation opportunities on a voluntary basis. APACS clients are no longer considered part of the social assistance caseload of the province; although they continue to receive financial assistance from the Department of Income Assistance, social services are delivered by the Department of Health and Community Services, which is responsible for the administration of APACS.

Under the Social Welfare Regulation, the amount of assistance payable for all households may be adjusted cumulatively each year using as an approximate guide the percentage increase in the Consumer Price Index for the previous calendar year. The province increases its benefit levels traditionally in September of each year.

Agreement to Enhance the Employability of Social Assistance Recipients

In January 1987, the federal government (NHW and EIC) and New Brunswick (departments of Income Assistance, Advanced Education and Training, and Labour) signed an agreement to jointly fund initiatives that enhance the employability of social assistance recipients. For 1986-87, a total of $1 million was allocated, with $7 million budgeted for 1987-88 and up to $14 million for 1988-89 and 1989-90. For 1990-91, each government agreed to add $2 million for a total of $18 million. The money is being used to expand the programs of the Canadian Jobs Strategy for social assistance clients; target participation levels have been set at 30% and 25% in the Job Development and Job Entry programs, respectively. These levels are to be reviewed and adjusted as necessary. Additionally, funding is used to develop and expand provincial programs (such as

the Future Opportunities to Combat Unemployment Successfully - FOCUS) for social assistance recipients.

Benefit Expenditures

Total social assistance expenditures in 1989-90 for the LTEN, UT&P and IA programs were $208,509,000.

Table 4.6

New Brunswick

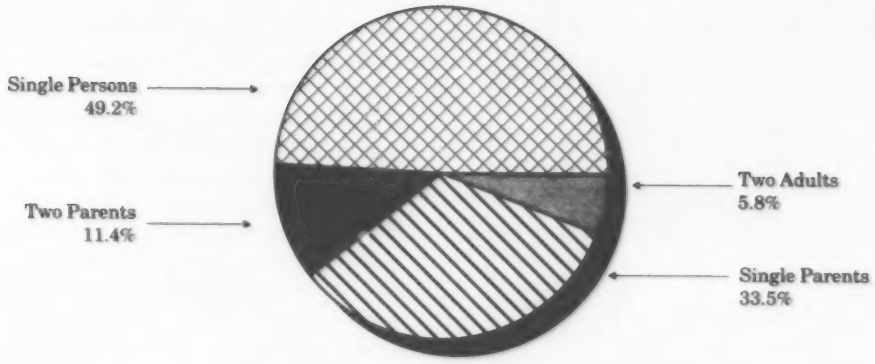
Social Assistance Programs

Number of Cases by Family Type
and Number of Recipients
as of End of Quarter
March 1988 to March 1990

Program	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Long-Term Established Needs Program (LTEN)									
Cases									
Singles	6,043	6,082	6,018	6,039	6,100	6,143	6,109	6,069	6,098
Families	2,241	2,242	2,188	2,189	2,223	2,226	2,159	2166	2,135
Two-person	843	861	852	863	884	906	900	916	918
One-parent	821	801	793	797	807	800	777	772	746
Two-parent	577	580	543	529	532	520	482	478	471
Total Cases	8,284	8,324	8,206	8,228	8,323	8,369	8,268	8,235	8,233
Recipients	11,799	11,828	11,600	11,562	11,691	11,716	11,499	11,445	11,369
Upgrading, Training and Placement Program (UT&P)									
Cases									
Singles	7,409	7,392	7,436	7,490	7,449	7,513	7,367	7,469	7,740
Families	15,805	15,595	15,212	15,221	15,217	15,066	14,659	14,761	15,203
Two-person	885	857	876	905	909	876	873	891	925
One-parent	10,742	10,744	10,692	10,690	10,704	10,745	10,570	10,668	10,866
Two-parent	4,178	3,994	3,644	3,626	3,604	3,445	3,216	3,202	3,412
Total Cases	23,214	22,987	22,648	22,711	22,666	22,579	22,026	22,230	22,943
Recipients	54,366	53,594	52,286	51,973	51,867	51,258	49,791	49,986	51,608
Interim Assistance Program (IA)									
Cases									
Singles	3,544	3,513	3,010	3,063	3,276	3,362	2,938	2,822	3,316
Families	339	307	281	340	333	295	319	364	350
Two-person	211	194	175	171	187	182	164	153	193
One-parent	40	35	51	44	54	50	70	74	53
Two-parent	88	78	55	125	92	63	85	137	104
Total Cases	3,883	3,820	3,291	3,403	3,609	3,657	3,257	3,186	3,666
Recipients	4,432	4,299	3,308	4,023	4,144	4,108	3,785	3,863	4,268
Total Social Assistance									
Cases									
Singles	16,996	16,987	16,464	16,592	16,825	17,018	16,414	16,360	17,154
Families	18,385	18,144	17,681	17,750	17,773	17,587	17,137	17,291	17,688
Two-person	1,939	1,912	1,903	1,939	1,980	1,964	1,937	1,960	2,036
One-parent	11,603	11,580	11,536	11,531	11,565	11,595	11,417	11,514	11,665
Two-parent	4,843	4,652	4,242	4,280	4,228	4,028	3,783	3,817	3,987
Total Cases	35,381	35,131	34,145	34,342	34,598	34,605	33,551	33,651	34,842
Recipients	70,597	69,721	67,194	67,558	67,702	67,082	65,075	65,294	67,245

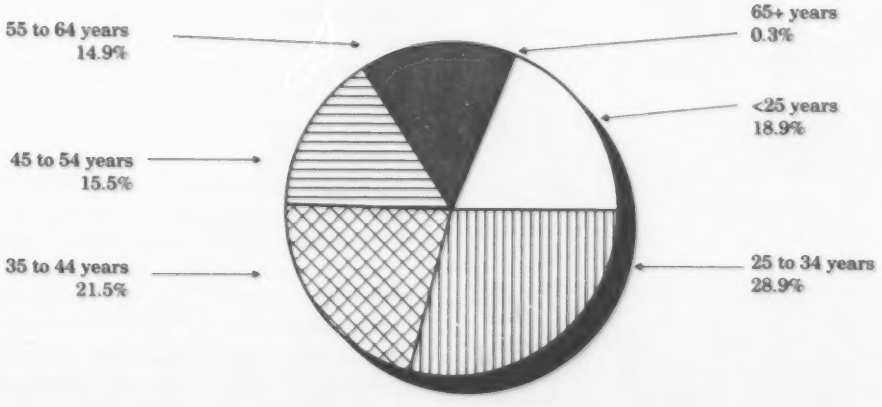
Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.9
New Brunswick
Social Assistance
Percentage Distribution of Caseload
by Family Type
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.10
New Brunswick
Social Assistance
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Quebec

Income Security (*Sécurité du revenu*)

The Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'œuvre, de la Sécurité du revenu et de la Formation professionnelle du Québec*)[1] is responsible for the administration of the Financial Support Program (*Soutien financier*) and the Work and Employment Incentives Program (*programme Actions positives pour le travail et l'emploi - APTE*), under the legislative authority of the *Income Security Act* (*la Loi sur la sécurité du revenu*) and Regulations. Under the same Act, it is also responsible for the administration of the Parental Wage Assistance Program (*Aide aux parents pour leurs revenus de travail - APPORT*) described in Chapter 3. Only Financial Support and APTE, which are Income Security last resort programs, are described in this chapter, since both programs have similarities to provincial social assistance programs elsewhere in Canada. The program is administered through the Ministry's 15 regional and 135 local offices throughout the province, including 24 in Montreal; these local offices are known as Quebec Work Centres (*centres Travail-Québec*). The City of Montreal is responsible for the administration of the *Income Security Act* (*la Loi sur la sécurité du revenu*) within its municipal boundaries, in accordance with the terms and conditions of the provincial legislation.

The Financial Support Program is designed to meet the needs of people who are more or less permanently unemployable; it grants more financial assistance than was provided in the former *Social Aid Act* to single adults or to families in which one adult member is severely handicapped and cannot work for a period of one year or more because of physical or mental disability and taking into account his or her socio-professional profile.

The principal objective of the APTE program is to promote the integration or reintegration into the job market of all employable Income Security clients. To this end, APTE provides financial assistance covering part of recognized needs (the client being responsible for making up the difference between the benefits and needs), employment assistance and a whole range of measures intended to enhance employability. These measures (e.g., assistance with career counselling, general and professional training, job search and hiring assistance, on-the-job experience) can constitute an action plan proposed to any single adult or adult member of a family seeking financial assistance from the APTE program. The benefit levels and work income exemptions from the calculation of household resources depend on client availability or unavailability and on their participation or non-participation in an employability enhancement measure.

APTE clientele may be subdivided into four main categories as follows:

i) unavailability: includes anyone incapable of taking part in an employability enhancement measure by virtue of age, physical or mental state, or family status, and not eligible for Financial Support;

ii) availability: includes any able-bodied person who formally manifests the intention to take part in an employability enhancement measure but none is available;

iii) participation: includes any able-bodied person who joins an employability enhancement scheme agreed upon in an action plan;

iv) non-participation: includes any able-bodied person who refuses to take part in an employability enhancement measure.

A fifth (mixed) category applies when both able-bodied adults in a family do not belong to the same APTE program category.

Eligibility

General

The aim of the Income Security program is to provide to residents deprived of means of subsistence an income that will allow them to meet their basic needs and those of their dependants.

Many of the general eligibility conditions contained in the Overview at the beginning of this chapter apply to the Income Security clientele, for example, the obligation for a client of the Financial Support Program to produce a medical report and the obligation for an adult in the "availability" or "non-participation" categories of the APTE program to take the steps necessary to find gainful employment (see "Benefits" below).

Under the *Income Security Act*, persons who reach the age of 18 years and are not attending university or college full time must apply for assistance in their own right, even if they continue to live in the home of their parents; this requirement prevails whether or not the parents in question are Income Security recipients themselves.

1 The Ministry's name was changed in October 1989 to reflect the inclusion of the skills development component.

Financial Eligibility

Financial Support or APTE benefits are granted on the basis of the deficit that exists between the needs of an individual or family and the income available to meet those needs, provided that the value of any non-exempted assets does not otherwise render the person or family ineligible for assistance.

Assets

In the determination of a household's financial resources, the calculation of assets involves two separate steps – one for real and personal property and one for liquid assets – as noted below.

First, real and personal property includes the total market value of all property and other assets of the household that are not considered as a liquid asset, nor specifically exempted; exemptions include furniture, domestic effects, work tools, and the value of a contract for prepayment of funeral expenses or of a burial plot, when such contracts are already in force.

The net value of the household's residence (i.e., after deducting any encumbrance) is equal to $60,000, increased by $1,000 per full year of occupancy as owners of the residence in the case of a single adult or of a family eligible for the Financial Support Program; any amount remaining after this exemption has been applied to the net value is imputed as income of the household at the rate of 2% per month.

The aggregate value of the real and personal property is then calculated by adding the gross value of the family's motor vehicle that exceeds $5,000 and the gross value of any other non-exempted real and personal property other than the household's residence; the exemption allowed on this aggregate value is $1,500 for a single person or $2,500 for a family; any amount remaining after this exemption has been applied to the aggregate value is imputed as income of the household at the rate of 2% per month.

No income is imputed on a household's property as long as there are impediments to the sale of the property beyond the control of the household.

When it has been established that the value of real and personal property does not disqualify the household from receving aid, the liquid assets of the single person or of the family are examined. Liquid assets include what the household possesses in cash or in an equivalent form and the value of any assets that may be converted on short notice, such as:

- funds in a financial institution, provided these are negotiable;
- securities, stocks and bonds with a regular value on the market where they are negotiated;
- any debt owed to the client that may be acquitted immediately;
- any asset negotiable at sight;
- any term deposit made in favour of the household, if such deposit is made when the household is already a beneficiary of the Financial Support program or APTE, or is of a nature likely to render the household eligible for one of these two programs.

Liquid assets not exceeding $2,500 for a single person and $5,000 for a family are exempted for beneficiaries of the Financial Support program; the allowable levels of exemption under the APTE program are $1,500 and $2,500 respectively. The cash surrender value of a life insurance policy is totally excluded when calculating liquid assets.

It should be noted that the calculation of property value and liquid assets are two distinct and mutually exclusive procedures: property value exceeding allowable levels cannot be transferred to the liquid assets calculation, and vice versa.

Income

The principal objectives of Income Security in Quebec include work incentives for able-bodied persons and the adjustment of state assistance to the needs of its clients and their ability to meet those needs. As a result, the formula applicable to unemployable clients under the Financial Support program covers all recognized needs (see "Benefits"), and the maximum earnings exemption available to these clients is $100 per month. On the other hand, APTE program benefit structures intended for the various categories of employable clients presuppose that an applicant will contribute to meeting his or her needs through exempted work earnings. For this category of applicants, the level of earnings exemptions may vary from $56 to $147 per month for a single person, depending on the availability or unavailability of such client and his or her participation or non-participation in an employability enhancement program.

The amount against which this exemption may be applied includes employment earnings and net self-employment income after the following amounts have been deducted:

i) income tax deductions, UI and health insurance premiums;
ii) contributions to the Quebec Pension Plan and any other compulsory pension scheme;
iii) union dues; and
iv) the lesser of $25 monthly or 6% of monthly employment earnings, in respect of work-related expenses.

Where assistance for ordinary needs has been granted for at least three consecutive months, work income or vocational training allowances paid under the *National Training Act* from the first month during

which employment actually begins are not considered as a financial resource of the household; this provision applies once in every six-month period.

Income shall include any periodic or lump sum support or maintenance payments, whether or not the household was receiving Financial Support or APTE benefits during the period covered by such payments; for a single-parent family, this includes any amount up to $273 per month paid by the supporting spouse (debtor) toward the shelter costs of the household where that household is residing in accommodation owned by the debtor.

All income imputed to a household based on the value of real or personal property or liquid assets that exceed the asset exemption levels is considered as an available financial resource, and the household's Financial Support or APTE entitlement is reduced accordingly (see "Assets").

For treatment of other income, refer to the Overview.

Benefits

Benefits structures for the Financial Support and APTE programs were initially based on data supplied by Statistics Canada on expenditures actually incurred by the lowest 10% of low-income working households. It is worth noting here that the level of recognized needs thus identified covers a wider range of needs than the "basic needs" described in the Overview at the beginning of this chapter. Benefit levels applicable to unemployable clients (Financial Support) cover all these recognized needs, while those intended for the various categories of able-bodied clients are based on the principle of shared responsibility between the state and the client in meeting these needs. Highest APTE benefits are paid to the client who participates in an employability enhancement program, in recognition of the special needs relating to such participation. The benefits decrease gradually for the unavailable, available and non-participating categories; the difference between the monthly entitlement of a participating and non-participating single person amounts to just under $100.

Benefits paid under Financial Support or APTE are calculated globally; that is, they cover all ordinary needs (food, clothing, household articles, personal needs and shelter costs). Once the amount payable under each program scale has been established, non-exempted income, property and assets are subtracted, as established by regulation. Where the monthly shelter costs of a household are less than $125 for a single adult or, for a family, $125 for the first member plus $20 for each additional member to a total of $200, assistance for ordinary needs is reduced by the difference. However, total monthly reductions may not exceed $89.

For APTE clients **only**, a monthly amount of $89 is also deducted in the case of a single adult or family sharing accommodation with one or more adults or one or more families, except where this involves sharing a room or dormitory in a facility providing shelter to clients of the APTE program. It should be noted that the total of deductions for needs associated with shared accommodations and the housing test (see preceding paragraph) may not exceed $89 per month. In addition, APTE benefits shall be reduced by an amount to be determined by regulations as the parental contribution for each child 18 years or over who does not fulfil any of the following conditions:

i) for at least two years excluding any period of full-time school attendance, has met his or her own needs and lived apart from the father, mother or both;
ii) for at least two years, has held full-time paid employment or received allowances as stipulated in the 1971 *Unemployment Insurance Act* for such employment;
iii) is married or has been formerly married;
iv) is living maritally with another person and has lived together with that person for a period of at least one year at some point;
v) has or has had a dependent child;
vi) holds an undergraduate university degree; and
vii) is at least 20 weeks pregnant (testified to by a medical certificate).

However, an adult who can prove that his or her father and mother cannot be found or that they persistently refuse to provide for his or her needs is not considered to be receiving parental support. In such cases, the Ministry shall, on behalf of the adult, ensure the determination of the maintenance allowance or a modification thereto, unless he or she decides to sue for support. The amount of parental support shall be calculated on the basis of the gross incomes of the father and mother, after deductions according to type of family (single parent or two parent), family size and number of children attending a post-secondary institution and living in the parental home; 40% of the amount so calculated is divided by the number of adults deemed to be receiving parental support from the same parent and spread over a 12-month period. The resulting amount is deducted from the monthly APTE benefit for three years.

Financial Support or APTE benefit levels for families take into account only the first two dependent children in the household; any additional children are deemed to be covered under the federal and Quebec Family Allowances (*Allocations familiales du Québec*)

programs, the rates for which are based on the age and rank in the family of each dependent child (see Chapter 3).

A monthly supplement is paid to a family that includes a dependent child 18 years of age or over attending secondary school; the rationale for this supplement is that Family Allowances (FA) and the federal CTC are no longer payable after the child's 18th birthday and high school students are not eligible for the loans and grants program of the Quebec Department of Higher Education and Science (*Ministère de l'Enseignement supérieur et de la Science*). If this same dependent child is handicapped as defined in the *Act respecting family assistance allowances (Loi sur les allocations d'aide aux familles du Québec)*, the family's entitlement is increased by an amount equal to the monthly Quebec Allowance for Handicapped Children (*Allocation pour enfant handicapé*) (see Chapter 3).

Assistance granted to a household which includes an adult who refuses or abandons suitable employment without valid cause or who loses such employment through his or her own fault shall be reduced by $100 monthly for a period of 12 months. Where the same adult refuses, abandons or loses employment a second time during the six-month penalty period, entitlement shall be reduced by the same amount for 12 months starting on the date of the second violation.

Under the Income Security Regulations, Financial Support Program benefit levels for all households are indexed annually in January in accordance with the increase in Quebec Pension Plan benefit levels. Since there is no regulatory provision governing the indexing of APTE program benefits, the provincial government increases such benefits on an ad hoc basis.

Although both programs (APTE and Financial Support) came into force in accordance with the *Income Security Act* in August 1989 for new clients, all households already receiving Social Aid benefits at that time were granted acquired rights for the transitional year, that is, up to August 1, 1990. In other words, no Social Aid client's benefits were reduced during the first year of the Income Security program because of an overlapping period between Social Aid and Income Security from August 1, 1989 to July 31, 1990.

Benefit Expenditures

Benefit expenditures for the Financial Support and APTE programs during the 1989-90 fiscal year were $2,224,233,000.

Agreement to Enhance the Employability of Social Assistance Recipients

In March 1988, retroactive to April 1, 1987, the federal government (NHW and EIC) and Quebec (*Ministère de la Main-d'œuvre, de la Sécurité du revenu et de la Formation professionnelle du Québec*) signed a two-year agreement allocating funds to programs that enhance the employability of social assistance recipients. Under the agreement, each level of government would contribute $29.9 million in 1987-88 and $62 million in 1988-89. The agreement was extended in 1989-90 and in 1990-91 at the level of $62 million each, annually.

Funds are used to support and expand provincial programs for unemployed employables, as well as the Job Entry and Job Development components of the Canadian Jobs Strategy. A target participation level of 27% has been established for each of the Canadian Jobs Strategy programs (social assistance recipients as a proportion of total participants).

Table 4.7

Quebec

Social Aid/Income Security[1]

Number of Cases by Family Type
and Number of Recipients
as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Cases									
Singles	224,286	218,820	213,284	213,045	215,536	211,295	208,550	214,583	222,785
Families	133,582	130,989	127,096	124,930	125,143	123,373	120,799	119,224	121,089
Couples	22,961	22,410	22,103	22,112	22,213	21,836	21,250	20,915	20,859
Couples with dependants	34,667	33,178	31,078	30,626	30,920	29,675	28,118	27,685	28,589
Single parents	75,954	75,401	73,915	72,192	72,010	71,862	71,431	70,624	71,641
Total Cases	357,868	349,809	340,380	337,975	340,679	334,668	329,349	333,807	343,874
Recipients	595,501	580,294	562,480	555,886	559,299	549,447	539,446	541,311	555,907

1. A transition period existed from August 1, 1989 to July 31, 1990 during which there was an overlap of Social Aid and Income Security (see "Benefits" in the Quebec section).

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions

Table 4.8a

Quebec

Social Aid

Number of Cases by Reason
for Assistance and Age Group of Head
March 1988

Reason for Assistance	Age Group of Head						Total
	<21	21-29	30-44	45-54	55-64	65+	
Employed	2,497	7,905	6,290	2,188	1,430	8	20,318
Unemployed	16,290	51,203	94,861	40,045	34,464	392	237,255
Temporary Disability	2,310	9,307	6,629	3,820	3,372	39	25,477
Permanent Disability	2,058	12,087	21,078	14,747	20,525	306	70,801
Pensioner	0	1	15	77	238	3,686	4,017
Total Cases	23,155	80,503	128,873	60,877	60,029	4,431	357,868

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions

Table 4.8b
Quebec
Social Aid
Number of Cases by Reason
for Assistance and Age Group of Head
March 1989[1]

Reason for Assistance	Age Group of Head						Total
	<21	21-29	30-44	45-54	55-64	65+	
Employed	2,003	6,914	6,735	2,367	1,406	16	19,441
Unemployed	13,140	45,277	90,478	39,427	34,427	411	223,160
Temporary Disability	2,102	8,997	7,117	3,799	3,367	36	25,418
Permanent Disability	1,949	11,275	20,888	14,420	19,775	294	68,601
Pensioner	0	2	14	65	234	3,744	4,059
Total Cases	19,194	72,465	125,232	60,078	59,209	4,501	340,679

1. Between August 1989 and the end of July 1990, clients were gradually reclassified under the new Income Security Program; therefore, these data are unavailable for March 1990.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions

Table 4.9a

Quebec

Social Aid

Number of Cases by Family Type, Sex and Age Group of Head
March 1988

Family Type and Sex	Age Group of Head						Total
	<21	21-29	30-44	45-54	55-64	65+	
Singles	18,773	46,315	71,583	41,369	43,671	2,575	224,286
Male	9,759	28,241	46,251	19,725	18,456	530	122,962
Female	9,014	18,074	25,332	21,644	25,215	2,045	101,324
Single Parents	3,352	24,478	36,976	8,485	2,560	103	75,954
Male	8	359	2,013	809	342	28	3,559
Female	3,344	24,119	34,963	7,676	2,218	75	72,395
Couples[1]	1,030	9,710	20,314	11,023	13,798	1,753	57,628
Male	253	5,145	16,155	9,710	12,891	1,643	45,797
Female	777	4,565	4,159	1,313	907	110	11,831
Total Cases	23,155	80,503	128,873	60,877	60,029	4,431	357,868
Male	10,020	33,745	64,419	30,244	31,689	2,201	172,318
Female	13,135	46,758	64,454	30,633	28,340	2,230	185,550

1. Includes couples with and without dependent children.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.9b

Quebec

Social Aid

Number of Cases by Family Type, Sex and Age Group of Head
March 1989

Family Type and Sex	Age Group of Head						Total
	<21	21-29	30-44	45-54	55-64	65+	
Singles	14,963	40,996	71,298	41,822	43,793	2,664	215,536
Male	7,855	25,388	46,062	19,705	18,425	583	118,018
Female	7,108	15,608	25,236	22,117	25,368	2,081	97,518
Single Parents	3,350	22,966	35,425	7,886	2,280	103	72,010
Male	17	339	1,927	777	313	30	3,403
Female	3,333	22,627	33,498	7,109	1,967	73	68,607
Couples[1]	881	8,503	18,509	10,370	13,136	1,734	53,133
Male	207	4,226	14,282	8,986	12,196	1,610	41,507
Female	674	4,277	4,227	1,384	940	124	11,626
Total Cases	19,194	72,465	125,232	60,078	59,209	4,501	340,679
Male	8,079	29,953	62,271	29,468	30,934	2,223	162,928
Female	11,115	42,512	62,961	30,610	28,275	2,278	177,751

1. Includes couples with and without dependent children.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.9c

Quebec

Social Aid/Income Security

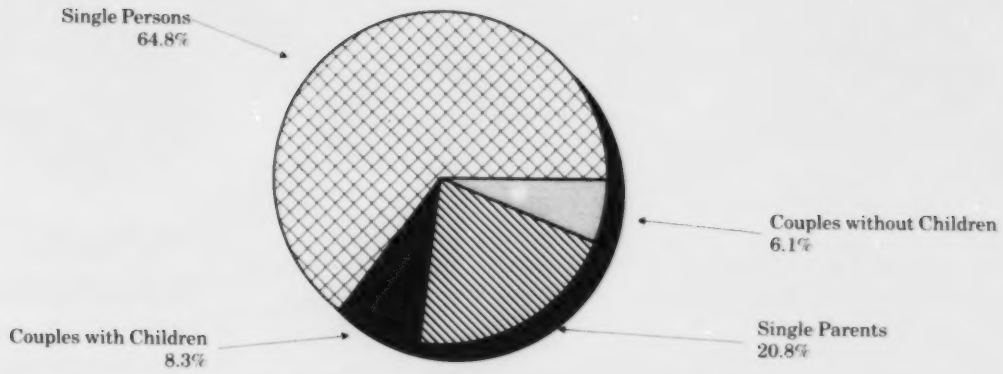
Number of Cases by Family Type, Sex and Age Group of Head
March 1990

Family Type and Sex	Age Group of Head						Total
	<21	21-29	30-44	45-54	55-64	65+	
Singles	14,126	44,342	73,599	43,439	44,557	2,721	222,784
Male	7,580	28,609	47,817	20,544	18,916	592	124,058
Female	6,546	15,733	25,782	22,895	25,641	2,129	98,726
Single Parents	3,569	22,972	35,491	7,464	2,054	91	71,641
Male	14	353	2,065	754	297	23	3,506
Female	3,555	22,619	33,426	6,710	1,757	68	68,135
Couples[1]	700	7,319	17,222	9,958	12,590	1,659	49,448
Male	152	3,554	13,118	8,582	11,621	1,509	38,536
Female	548	3,765	4,104	1,376	969	150	10,912
Total Cases	18,395	74,633	126,312	60,861	59,201	4,471	343,873
Male	7,746	32,516	63,000	29,880	30,834	2,124	166,100
Female	10,649	42,117	63,312	30,981	28,367	2,347	177,773

1. Includes couples with and without dependent children.

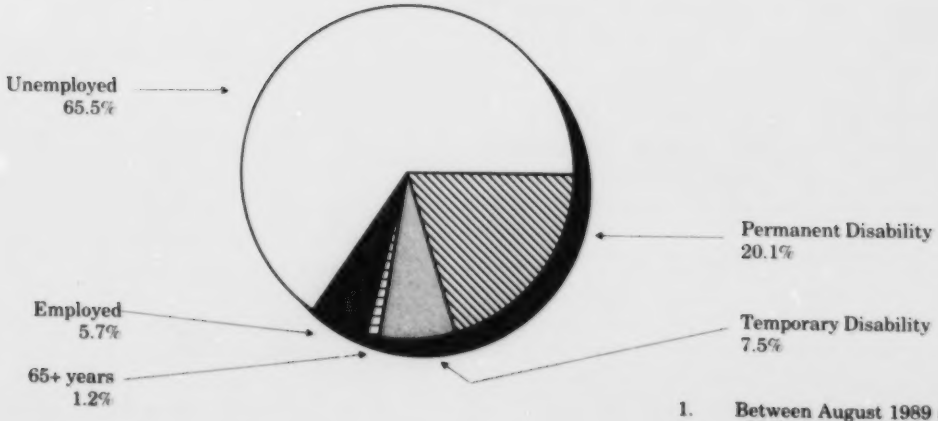
Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.11
Quebec
Social Aid/Income Security
Percentage Distribution of Caseload
by Family Type
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

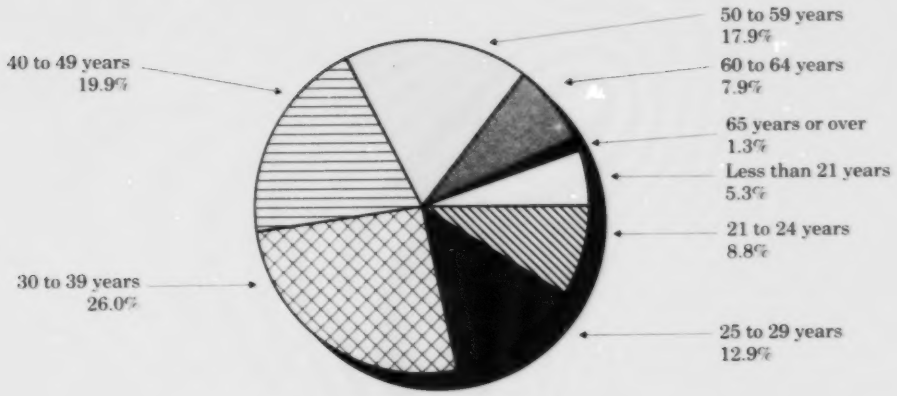
Figure 4.12
Quebec
Social Aid
Percentage Distribution of Caseload
by Reason for Assistance
March 1989[1]



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Between August 1989 and the end of July 1990, clients were gradually reclassified under the new Income Security Program; therefore, these data are unavailable for March 1990.

Figure 4.13
Quebec
Social Aid/Income Security
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Ontario

Ontario is one of three Canadian provinces, along with Nova Scotia and Manitoba, with a two-tier social assistance delivery network. As a general rule, short-term or emergency financial assistance is granted by municipalities and Indian bands in accordance with the *General Welfare Assistance Act*, while the provincial government administers a program of long-term assistance under the *Family Benefits Act*. These two statutes and related regulations provide the legislative authority and framework for different types of assistance based on the individual circumstances of each household.

This section covers two programs administered under FBA – Family Benefits (regular assistance) and GAINS-D, a supplement for the disabled integrated with the FBA program. Another program associated with FBA, although it falls under a different legislative authority, is the Work Incentive (WIN) Program. Since the implementation of the Supports to Employment Program in October 1989 (see "Income" below), it is generally more financially advantageous for Family Benefits and GAINS-D clients to remain on the Family Benefits program rather than transfer to WIN; no new applications for WIN have been accepted since October 1989. Even though the WIN program still exists in July 1990, it is not included in this edition of the Inventory for the reasons outlined above.

The four General Welfare Assistance (GWA) programs – General Assistance, Supplementary Aid, Special Assistance and Work Activity – are also discussed in this section.

The Social Assistance Review Committee (SARC) released its report, entitled *Transitions*, in the fall of 1988. Some salient features of the Ontario government's response to *Transitions* appear in the "Highlights" section of this Inventory and are further described in the following pages.

Family Benefits Program

The provincial FBA program provides long-term financial assistance to persons in need because of a major physical or mental impairment, blindness, advanced age (seniors not in receipt of OAS benefits) or permanent unemployability, and to needy sole-support mothers or fathers. Benefits may also be available to foster parents on behalf of their foster children, to parents caring for a severely handicapped child at home and to participants in vocational rehabilitation training programs. Benefits are available to the general long-term caseload under the FBA Regular Assistance program, and to the disabled under GAINS-D. The FBA program is administered through the Ministry of Community and Social Services' network of four regional offices, 13 area offices and over 65 local offices.

1. Family Benefits (Regular Assistance)

FBA Regular Assistance is a program for sole-support parents and other long-term case classes. Approximately 80% of persons who are eligible for FBA enter the system through GWA and are subsequently referred to the long-term program; the remaining 20% apply directly to FBA.

Eligibility

General

Regular Family Benefits allowances may be granted to a person who meets financial eligibility criteria and who falls within one of the categories defined in the legislation. The main categories of eligibility are sole-support mothers or fathers, foster parents and persons in need due to advanced age. A deserted or separated parent is eligible for FBA assistance only after three months have elapsed since the time of desertion or separation. The common characteristic of all cases is the absence of a formal work expectation.

Financial Eligibility

Applicants who meet the categorical eligibility requirements outlined above may be eligible to receive assistance under FBA, provided they are deemed to be persons in need (i.e., their budgetary requirements exceed their non-exempted income and assets), and they are not otherwise made ineligible by any other provision of the Act. Financial eligibility criteria for the Family Benefits program are similar to those outlined in general terms in the Overview at the beginning of this chapter, with specific provisions as noted in the following paragraphs.

Assets

In the determination of a single applicant's eligibility for regular Family Benefits, a total exemption is allowed on liquid assets up to $2,500; the exemption allowed for a single parent with one dependant or for a childless couple is $5,000, increased by $500 for each additional dependant.

The liquid assets against which the above exemptions may be applied include cash, bonds, stocks, debentures, an interest in real property, a beneficial interest in any convertible trust funds and any other assets that can be readily converted to cash. Liquid assets do not include any debt owing to a beneficiary under a mortgage or agreement (such debts are considered in income calculations), the cash

surrender value of a life insurance policy, a car, or any portion of the sale price of property that is applied or to be applied to the purchase of a new residence. Prepaid funerals up to $2,250 for the applicant and $2,250 for his or her spouse are not considered as liquid assets. In addition, there is a total exemption of any amount of compensation for pain and suffering or expenses resulting from injury or death of an applicant or beneficiary to a maximum of $25,000.

Income

Implemented in October 1989, the Supports to Employment Program (STEP) is not a program in the true sense of the word, but rather a series of enhancements to Ontario's social assistance system (Family Benefits and General Welfare Assistance). These enhancements were designed to improve the financial situation of the clients of that system by supporting their efforts to integrate or reintegrate into the work force. STEP comprises the following features:

i) repeal of the provision that made single parents ineligible for Family Benefits if working more than 120 hours per month for four consecutive months;
ii) redefinition of earnings in **net** terms rather than gross;
iii) inclusion of child care expenses, up to specified limits, in allowable work-related expenses;
iv) increase in the basic earnings exemption levels for **all** clients;
v) standardization of earnings exemptions for FBA and GWA at 20% of net earnings beyond the basic levels;
vi) creation of a new exemption ($50/single, $100/family) applicable to training allowances; and
vii) maintenance of eligibility for free health benefits for FBA and GWA clients who miss the financial test of eligibility by a few dollars.

With the exception of "i", all of the provisions noted above apply to applicants for and recipients of Family Benefits and GWA General Assistance.

For the purpose of calculating earnings from work for clients of the FBA Regular Assistance and GAINS-D programs, income is defined as the gross monthly income of a client and spouse from wages, salaries and casual earnings (other than those of a dependent child) and the net monthly income from an interest in or operation of a business less:

i) the total amount of deductions from wages, salaries and casual earnings made in respect of income tax, CPP and unemployment insurance;
ii) a basic earnings exemption equal to:
   - $160 monthly for a single person;
   - $185 monthly for a family with at least one disabled beneficiary;
   - $175 monthly for other families;
iii) the cost of child care expenses incurred for employment or training purposes up to:
   - actual amount paid to a child care worker licensed under the *Day Nurseries Act*;
   - actual cost up to $390 per month for each child under six years of age and for each child over age six whose special circumstances justify such costs;
   - actual cost up to $346 per month for each child 6 to 12 years of age; and
iv) 20% of all net earnings exceeding the basic earnings exemption.

It should be noted that child care expenses are **not** deductible from income or training allowances when they are paid to a beneficiary living with the applicant or recipient, or when these expenses are reimbursable under any other program.

For treatment of other income, refer to the Overview.

Benefits

Variables affecting the entitlement of any given household include the number of beneficiaries in that household, the ages of any dependent children, the type of accommodation (market rent situations, boarding or subsidized shelter) and whether heating is included in the cost of shelter or paid separately. The regular Family Benefits program rate structure is based on a pre-added budget that comprises basic needs and special need items (such as life insurance premiums and special needs due to advanced age). Other extraordinary needs may be covered under the GWA Supplementary Aid program.

Since January 1990, shelter allowances under the Family Benefits and General Welfare Assistance programs comprise the two following components:

i) a basic shelter allowance, payable to all households (even those whose actual shelter costs are less than the basic level);
ii) a variable shelter allowance, which covers 100% of the difference between the basic shelter allowance and the maximum shelter benefit stipulated for each size of household.

For households residing in remote corners of the province (usually "fly-in" settlements), a Northern Districts Supplement is payable in recognition of high freight costs for basic necessities; this provision applies to Regular Family Benefits, GAINS-D and

GWA General Assistance, and the amount of the supplement is increased annually.

FBA Regular Assistance benefit levels are indexed on an ad hoc basis, traditionally in January of each year.

2. GAINS-D

The *Family Benefits Act* and Regulations provide the legislative framework for a provincial "guaranteed annual income system for the disabled" known as GAINS-D. GAINS-D is a supplement to regular FBA; its distinguishing feature is a flat-rate "special needs miminum" that results in a higher benefit level than regular FBA. The program is administered by the Ministry of Community and Social Services through the Family Benefits network of regional, area and local offices.

Eligibility

General

The GAINS-D program covers all persons in need over 18 years of age, whether single or part of a larger household, who are disabled or permanently unemployable by reason of a major physical or mental disability. Also eligible for GAINS-D benefits are persons in need who are single and between 60 and 64 years of age, persons 65 years of age or over not receiving OAS benefits, and disabled recipients of GAINS-A (see Chapter 2) who have a budget deficit because of their special needs or needs of their dependants.

Applications under the GAINS-D program must be supported by medical documentation (except for single persons 60 to 64 years of age, who are eligible on the basis of marital status and age only, and the aged). Eligibility is based on the recommendation of the Medical Advisory Board, which is established under Family Benefits legislation.

Financial Eligibility

The calculation of a GAINS-D applicant's budgetary deficit is similar to the method used for non-disabled applicants under the FBA program, except that exemptions allowed on assets and income are slightly higher.

Assets

The exemption allowed on liquid assets of a GAINS-D applicant is $3,000 for a single person and $5,500 for a single parent with a dependent child or for a childless couple; the latter amount is increased by $500 for each beneficiary after the second in the household. With the prior approval of the Director, a total exemption is allowed on any amount that an applicant or recipient will use to purchase an article considered to be necessary for the well-being of that person (e.g., disability-related items). Other provisions concerning assets and the definition of liquid assets are the same for GAINS-D as for regular Family Benefits (see previous summary).

Income

All provisions noted under "Income" in the Family Benefits Regular Assistance summary apply to the GAINS-D program, including features of STEP. The principal distinction between a Regular FBA household and GAINS-D household with respect to STEP is an exemption level that is $10 higher per month for a family with at least one GAINS-D beneficiary.

Benefits

Under the GAINS-D program, a flat-rate allowance is paid to cover disability-related needs. GAINS-D entitlement is reduced where a recipient's financial resources exceed previously described allowable exemption levels. The total entitlement of a household is based on the number of persons in the household who are eligible under GAINS-D, the size of the family, the ages of any dependent children and the type of accommodation. In addition, GAINS-D recipients are eligible for basic and variable shelter allowances (see previous summary) and other supplementary benefits available to regular FBA cases on the basis of need.

Some GAINS-D clients may be eligible for a higher rate of assistance under the regular FBA program because of their special needs. Once an applicant has established eligibility under the GAINS-D category, his or her entitlement is calculated using both FBA rate tables and GAINS-D flat-rate allowance tables; the client receives the higher of the two allowances.

GAINS-D allowance levels are increased on an ad hoc basis, traditionally in January of each year.

Benefit Expenditures

Benefit expenditures under the Family Benefits program (including regular FBA, GAINS-D, the WIN Program and drug benefit costs) for the 1989-90 fiscal year were $1,725,769,000. The drug benefits costs amounted to $95,046,000, and WIN expenditures were $375,000.

General Welfare Assistance

The following summaries cover three of the four main classes of municipal assistance under the *General Welfare Assistance Act* and Regulations: General Assistance, Special Assistance and Supplementary Aid. The fourth type of General Welfare Assistance (GWA) assistance, which is not covered in this report, is the Work Activity Incentive Allowance; this class of assistance enables municipalities to pay incentive allowances to participants in approved work activity programs, which are designed to overcome the personal, family and environmental barriers of participants to training and employment.

1. General Assistance

Under the *General Welfare Assistance Act*, the welfare administrator of a municipal or regional government or approved Indian band shall grant General Assistance to a single person or family in short-term financial hardship. General Assistance covers basic needs (food, clothing, utilities, household and personal requirements), shelter (including fuel) and specified items of special need. It should be noted that Ontario is the only province with an agreement that allows Indian bands to administer social assistance for their own reserve members.

The provincial government reimburses 80% of General Assistance payments made by a municipal authority or approved Indian band to persons in need; where the General Assistance caseload of a municipality or band equals or exceeds 4% of the population of that municipal authority's jurisdiction, the provincial reimbursement is increased to 90% on the difference. The province will reimburse a municipality for the full amount of any General Assistance paid to a person who has not resided in that municipality for a full year prior to application for assistance, provided the person comes from out-of-province or an unorganized territory.

Eligibility

General

The majority of General Assistance applicants are unemployed employable persons, followed (in decreasing order) by persons who are unable to work because of temporary illness or disability, single parents, students and aged persons. Depending on the individual circumstances of each household, some of these cases may be referred to the long-term Family Benefits program.

Applicants who are classified as unemployed employables must fulfil the eligibility requirements listed in the Overview to this chapter. An applicant with a dependent child may be exempted from seeking work where there are impediments relating to the age, health or social adaptation of the child, the physical and mental well-being of the parent or the lack of suitable child care arrangements; however, the applicant so exempted is still considered employable and may be required to seek work as the household's circumstances change.

Variables affecting the eligibility for General Assistance of sole-support parents include the age and health of the dependent children and of the applicant, and compliance with the requirement that reasonable efforts be made to obtain any compensation or support to which the client may be entitled.

Where an applicant claims to be unemployable by reason of illness or disability, the applicant may be asked to submit a medical certificate signed by a doctor. Long-term disability cases with little or no prospect for vocational rehabilitation in the foreseeable future are referred to the Family Benefits program; where unemployability is temporary, a General Assistance allowance may be granted, provided the applicant is otherwise eligible under the legislation.

Financial Eligibility

Under the General Welfare Assistance Regulations, a "person in need" means a person who, by reason of inability to obtain regular employment, lack of principal family provider, disability or advanced age, has budgetary requirements that exceed his or her income (as calculated in accordance with the legislation) and who otherwise meets eligibility criteria. General limitations on assets and income are noted in the Overview; some specific provisions with respect to General Assistance eligibility are noted in the following paragraphs.

Assets

The General Welfare Assistance Regulations stipulate that in the determination of an applicant's eligibility for General Assistance benefits, the budgetary requirements of each person in the household should be taken into account, as well as any available liquid assets and income. Although allowable asset exemption levels are not quoted in these Regulations, provincial GWA guidelines effectively allow municipal or regional welfare administrators to establish asset exemption levels for their jurisdiction up to the levels allowed under the regular FBA or GAINS-D programs (see separate summaries in this section). In general, FBA/GAINS-D exemption levels are used in the case of applicants who are eligible for, and will eventually transfer to, regular FBA or GAINS-D; other

applicants for General Assistance are often granted an asset exemption equivalent to one month's assistance. Whatever policy is adopted by the welfare administrators, provincial guidelines suggest that they record it formally, to enable consistent decision making throughout their region, municipality or band.

The liquid assets against which the above exemptions may be applied include cash, bonds, debentures, stocks, an interest in real property, a beneficial interest in assets held in trust and available to be used for maintenance, and any other assets that can be readily converted into cash. Not included in liquid assets are any interest in real property used as the household's principal residence, any assets deemed necessary for personal use, a prepaid funeral plan up to a maximum approved by the director, up to $25,000 received as damages for pain and suffering or expenses resulting from the injury of an applicant or a beneficiary, and any portion of the sale price of real property that is applied (or to be applied, with prior approval) to the purchase of a principal residence.

Income

STEP, which is described under "Income" in the Family Benefits summary, effected a number of significant changes to the social assistance system in Ontario in October 1989. One important policy amendment affecting GWA General Assistance clients that is not included in the STEP description is the obligation of all Ontario municipalities to apply the same earnings exemption levels and policies set by regulation under the *General Welfare Assistance Act*; prior to the October 1989 implementation of STEP, each municipal or regional welfare administrator in the province enjoyed total discretionary flexibility with respect to earnings exemption policies, resulting in the inequitable treatment of clients' earnings across the province.

All provisions noted under "Income" in the Family Benefits Regular Assistance summary apply to GWA General Assistance except for basic earning exemption levels for single persons and for two-parent families, equal to $75 and $150 per month, respectively; the basic monthly earnings exemption level for single-parent families is $175, the same as for FBA Regular Assistance households.

For treatment of other income, refer to the Overview.

Benefits

As with regular FBA, a General Assistance pre-added budget covers basic needs and special needs. Entitlement varies according to the size of the household, the ages of any dependent children, the type of accommodation and whether heat is included in the cost of shelter or paid separately.

In January 1990, shelter allowances available under General Assistance were revised and enhanced in the same manner as those payable to Family Benefits Regular Assistance client households. Refer to the "Benefits" section of that summary for further details.

The legislated maximum General Assistance basic assistance levels for various household sizes are approximately 80% to 85% of maximum regular FBA levels in similar situations.

General Assistance benefit levels are increased on an ad hoc basis, traditionally in January of each year.

2. Special Assistance and Supplementary Aid

Under the *General Welfare Assistance Act* and Regulations, Special Assistance and Supplementary Aid are separate "classes" of assistance. Unlike General Assistance, which all municipalities must offer, the special and supplementary classes are "optional", and welfare administrators decide which classes of assistance (as well as the level of benefits) are made available within their jurisdiction; these decisions are based on the size and demographic characteristics of the municipality or region, and its property tax base.

It should be noted that, although Special Assistance and Supplementary Aid are separate classes of GWA assistance delivering benefits to different target groups, the types of assistance granted under both classes may be the same.

The provincial government will reimburse to a municipality or an approved band council 50% of the amounts paid for Special Assistance and 80% of the Supplementary Aid payments made. There is no provision in FBA and GWA legislation for alternative provincial or municipal assistance where welfare administrators choose not to offer Special Assistance and Supplementary Aid in their jurisdiction; moreover, inasmuch as appeals under the GWA Act are limited to matters pertaining to General Assistance, there is no recourse for appeal to the province's Social Assistance Review Board on any issue respecting Special Assistance or Supplementary Aid. Benefits available under these two programs are indexed on an ad hoc basis.

Special Assistance

Special Assistance is a class of GWA assistance that, at the welfare administrator's discretion, may be made available to any person who is in receipt of General Assistance or whose budgetary requirements

(including items of special need) exceed income by reason of financial hardship. Special Assistance may be payable where a fully employed person's special needs create a budget deficit, provided that needs and income are calculated in accordance with the regulations and the person is not otherwise disentitled to Special Assistance for any other reason (including excess assets). Items of special need covered include – but are not limited to – medical requirements (drugs, dental and optical services, surgical and prosthetic supplies, etc.), moving and transportation expenses, funeral expenses, repairs to a client's residence or household appliances. Special Assistance may include payments to offset any adverse effect on a General Assistance household where shelter costs paid directly to a mortgagee or landlord by an absent spouse are taken into account as income. The Director of Income Maintenance (Ministry of Community and Social Services) or the director's designate may authorize a welfare administrator to grant assistance for any other special need, based on the individual circumstances of each case.

Supplementary Aid

Supplementary Aid is a class of GWA assistance that, at the discretion of the welfare administrator, may be paid to a "recipient of a government benefit" (OAS, SPA, regular Family Benefits or GAINS-D, Vocational Rehabilitation Allowance, or GAINS-A) so that the recipient may provide for extraordinary needs. Extraordinary needs covered may include excessive shelter costs and any item included as Special Assistance.

Benefit Expenditures

Benefit expenditures (including drug benefit costs) on General Assistance, Special Assistance and Supplementary Aid for the 1989-90 fiscal year were $889,484,000 (includes municipal share).

Agreement to Enhance the Employability of Social Assistance Recipients

In July 1987, the federal government (NHW and EIC) and Ontario (departments of Community and Social Services, and Skills Development) signed a two-year agreement, which has since been extended through fiscal year 1990-91, to fund initiatives that help social assistance recipients prepare for and obtain employment. Each level of government allocated $26.5 million in 1987-88, $40 million in 1988-89 and 1989-90, and $45.0 million in 1990-91. The agreement provides for increased participation by social assistance recipients (target level of 27% of all participants) in the Job Development and Job Entry programs of the Canadian Jobs Strategy.

Table 4.10

Ontario

Family Benefits and General Assistance[1]

Number of Cases and Recipients
by Program and Benefit Type
as of End of Quarter
March 1988 to March 1990

Program and Benefit Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Family Benefits[2]									
Cases	172,497	175,872	178,205	180,498	185,070	188,891	191,316	196,522	203,695
Regular Family Benefits	79,884	82,063	83,267	84,283	87,112	89,251	90,088	92,984	97,625
GAINS-eligible[3]	92,613	93,809	94,938	96,215	97,958	99,640	101,228	103,538	106,070
Recipients	333,045	341,878	348,922	356,036	368,063	378,471	385,387	398,907	417,554
General Assistance[4]									
Cases	115,712	108,846	107,344	118,229	129,670	112,760	108,493	128,588	147,583
Recipients	200,642	187,252	186,175	203,028	220,691	192,677	188,596	227,999	261,414
Family Benefits and General Assistance									
Cases	288,209	284,718	285,549	298,727	314,740	301,651	299,809	325,110	351,278
Recipients	533,687	529,130	535,097	559,064	588,754	571,148	573,983	626,906	678,968

1. Due to the nature of municipal reporting systems, all General Assistance data should be treated as estimates.
2. Excludes WIN Program cases.
3. Represents cases eligible for GAINS-D benefits. Actual entitlement is calculated using FBA and GAINS-D rate tables, with the client receiving the higher of the two amounts.
4. Includes all employable/unemployable cases, plus foster children and nursing home cases. Numbers are estimates.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.11

Ontario

Family Benefits and General Assistance[1]

Combined Number of Cases
by Family Type
as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Single Persons[2]	150,734	147,177	146,322	155,598	165,627	154,869	151,259	164,963	179,162
Families	137,475	137,541	139,227	143,129	149,113	146,782	148,550	160,147	172,116
Single parents[3]	100,429	102,761	104,556	105,167	109,144	110,352	112,791	119,021	126,623
Others	37,046	34,780	34,671	37,962	39,969	36,430	35,759	41,126	45,493
Total Cases	288,209	284,718	285,549	298,727	314,740	301,651	299,809	325,110	351,278

1. Estimated General Assistance data were used to compile this table.
2. Includes Family Benefits cases with a family size of one (including all foster and handicapped children) and all "single persons" receiving General Assistance, including foster children and nursing home cases.
3. Includes "mother" and "single father" cases on FBA, and all "female-headed family" units on General Assistance.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.12

Ontario

Family Benefits and General Welfare Assistance[1]

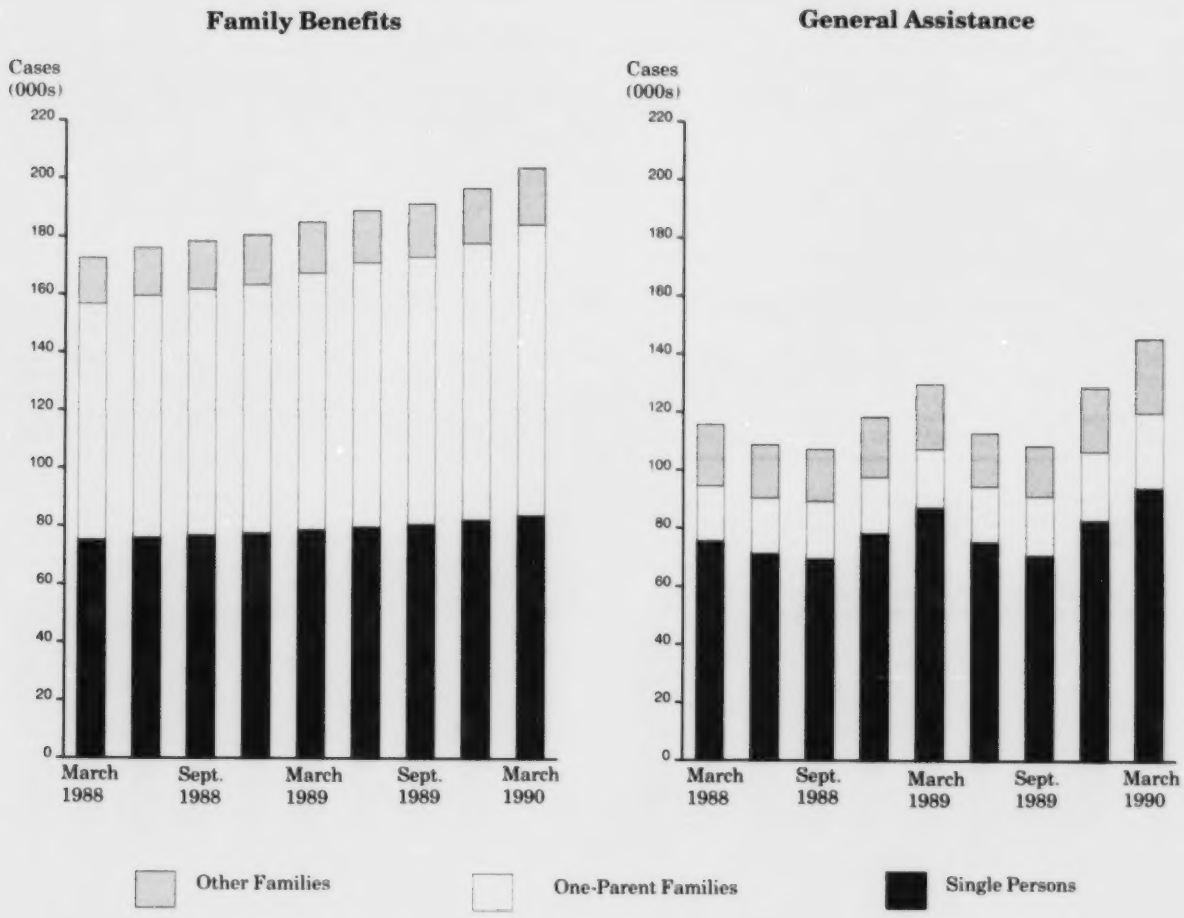
Supplementary Programs
Total Number of Cases by Program
as of End of Quarter
March 1988 to March 1990

Supplementary Programs	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Family Benefits[2]									
Work Incentive Program	2,038	1,939	1,746	1,680	1,539	1,544	1,236	292	174
General Welfare Assistance[3]									
Supplementary Aid	12,021	11,956	11,618	15,199	13,489	14,843	15,343	15,824	16,821
Special Assistance	25,166	22,262	29,703	71,326	30,374	25,332	33,357	65,517	28,199
Hostels[4]	12,559	12,569	11,756	13,368	14,089	13,510	11,490	11,854	11,025

1. Due to the nature of municipal reporting systems, all GWA data should be treated as estimates.
2. Since the implementation of STEP in October 1989 (see Ontario summary "Income"), it is more financially advantageous for a client to remain on the FBA/GAINS/GWA program than to leave social assistance for the WIN program. No new applications for WIN have been accepted since October 1989.
3. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double counting.
4. Although individuals/families requiring hostel accommodation are eligible for emergency short-term assistance through the General Assistance program, they are reported separately.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.14
Ontario
Family Benefits and General Assistance
Distribution of Caseload
by Family Type
as of End of Quarter
March 1988 to March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.13a

Ontario

Family Benefits

Number of Cases by Case Classification and Age Group of Head
March 1988

Case Classification	Age Group of Head								Total
	16-19	20-29	30-39	40-49	50-59	60-64	65+	Not Given	
Disabled/Permanently Unemployable	1,543	14,279	15,323	14,525	22,726	13,039	3,045	0	84,480
Blind	66	390	338	243	229	141	28	0	1,435
Sole-Support Parents	3,171	31,801	24,768	9,874	2,614	167	20	1	72,416
Aged 60+[3]	0	0	0	0	1	2,592	1,812	0	4,405
Foster Children[1]	6	220	431	661	686	250	334	1	2,589
Handicapped Children[1,2]	6	975	2,078	834	181	25	9	0	4,108
Vocational Rehabilitation Services	126	1,050	638	350	126	3	0	0	2,293
Other	23	140	155	159	178	90	25	1	771
Total Cases	4,941	48,855	43,731	26,646	26,741	16,307	5,273	3	172,497

1. Case counts do not represent the number of foster children/handicapped children, but rather the number of families (cases) caring for them.

2. Represents cases receiving a Handicapped Child benefit only. In March 1988, 976 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement.

3. Includes non-disabled women aged 60 to 64.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.13b

Ontario

Family Benefits

Number of Cases by Case Classification and Age Group of Head
March 1989

Case Classification	Age Group of Head								Total
	16-19	20-29	30-39	40-49	50-59	60-64	65+	Not Given	
Disabled/Permanently Unemployable	1,682	14,825	16,854	16,080	23,707	13,440	3,388	0	89,976
Blind	72	395	351	248	228	122	30	0	1,446
Sole-Support Parents	3,555	34,840	27,497	10,466	2,536	106	26	1	79,027
Aged 60+[3]	0	0	0	0	3	2,312	1,954	0	4,269
Foster Children[1]	3	220	421	649	721	248	347	0	2,609
Handicapped Children[1,2]	10	1,078	2,395	976	199	31	15	0	4,704
Vocational Rehabilitation Services	110	1,027	693	318	111	8	0	0	2,267
Other[4]	42	232	217	206	198	120	31	0	1,046
Total Cases	5,474	52,617	48,428	28,943	27,703	16,387	5,791	1	185,344

1. Case counts do not represent the number of foster children/handicapped children, but rather the number of families (cases) caring for them.
2. Represents cases receiving a Handicapped Child benefit only. In March 1989, 1,072 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement.
3. Includes non-disabled women aged 60 to 64.
4. Includes 274 institutionalized clients receiving a Personal Needs Allowance.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.13c

Ontario

Family Benefits

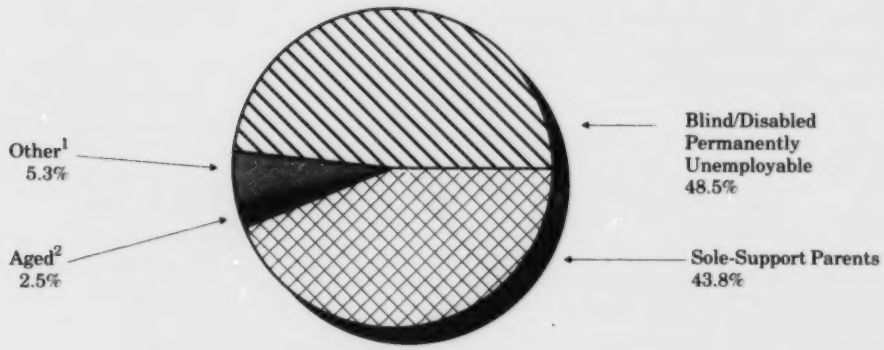
Number of Cases by Case Classification and Age Group of Head
March 1990

Case Classification	Age Group of Head								Total
	16-19	20-29	30-39	40-49	50-59	60-64	65+	Not Given	
Disabled/Permanently Unemployable	1,798	15,843	18,985	18,175	24,908	14,091	3,415	1	97,216
Blind	65	408	353	262	251	117	24	0	1,480
Sole-Support Parents	4,013	39,152	32,184	11,242	2,412	141	24	1	89,169
Aged 60+[3]	0	1	2	0	5	2,756	2,326	0	5,090
Foster Children[1]	7	225	441	648	711	259	356	0	2,647
Handicapped Children[1,2]	9	1,090	2,611	1,055	225	33	16	0	5,039
Vocational Rehabilitation Services	109	1,026	724	323	94	8	0	0	2,284
Other[4]	47	380	486	403	355	195	34	0	1,900
Total Cases	6,048	58,125	55,786	32,108	28,961	17,600	6,195	2	204,825

1. Case counts do not represent the number of foster children/handicapped children, but rather the number of families (cases) caring for them.
2. Represents cases receiving a Handicapped Child benefit only. In March 1990, 1,377 Family Benefits cases received this benefit in addition to their normal Family Benefits entitlement.
3. Includes non-disabled persons aged 60 to 64.
4. Includes 1,130 institutionalized clients receiving a Personal Needs Allowance.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

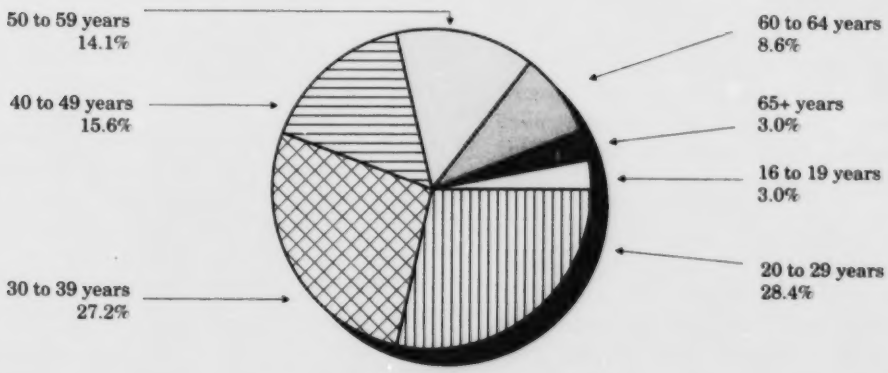
Figure 4.15
Ontario
Family Benefits
Percentage Distribution of Caseload
by Case Classification
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Includes vocational rehabilitation, handicapped children, foster children, and "Other" case classifications.
2. Includes non-disabled persons 60 to 64 years of age.

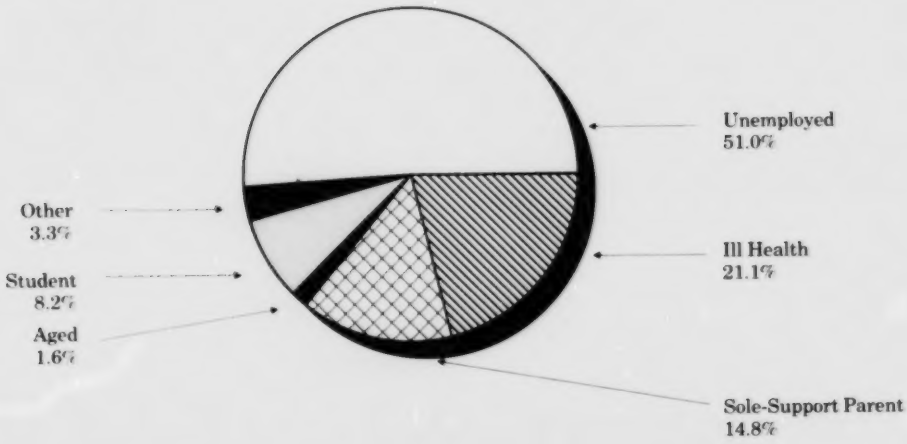
Figure 4.16
Ontario
Family Benefits[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Includes a small number of WIN cases.

Figure 4.17
Ontario
General Assistance
Percentage Distribution[1] of Caseload
by Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Distribution is based on a subset (83%) of the total caseload.

Manitoba

Like Ontario and Nova Scotia, the province of Manitoba has a two-tier system of social assistance comprising the provincial Social Allowances Program and the Municipal Assistance Program. Social Allowances is a provincial program administered by Manitoba Family Services, Income Security and Management Services Division. The other program, Municipal Assistance, is administered by the individual municipalities in Manitoba.

The provincial Social Allowances Program provides assistance to residents of Manitoba who are eligible for benefits under *The Social Allowances Act*. These are primarily persons who require long-term assistance for reasons such as disability, age or the sole support of dependent children. Those who are not eligible for provincial social allowances (i.e., persons who require short-term assistance) may apply to their local municipality for assistance. In the Unorganized Territories of Manitoba, where the municipal level of government does not exist, the Social Allowances Program provides assistance normally granted by the municipalities. The Municipal Assistance Program summary follows the description of the Social Allowances Program.

Social Allowances

The Department of Family Services[1] administers the Social Allowances Program through its 14 district offices located throughout the province; the legislative authority for the program is *The Social Allowances Act* and Regulations.

Eligibility

General

Social Allowances are payable to persons potentially in need for prolonged periods, usually by reason of age (65 years and over), mental or physical disability, participation in approved academic or vocational training, or the sole support of dependent children. Unemployed employables residing in unorganized territories in Manitoba, where municipal assistance is not available, must apply to the provincial Social Allowances Program; such applicants fall under the "General Assistance" category.

Financial Eligibility

In the determination of financial eligibility for social allowances, all non-exempted financial resources of the household are considered, including the imputed net value of shelter, food, clothing, other necessities of life or other essential services that are regularly provided without charge to the household.

Specific design features not covered in the Overview to this chapter are indicated below.

Assets

The allowable liquid asset exemption level that applies to the majority of applicants under the Social Allowances Program is $400 per person up to a maximum exemption of $2,000 for a family. Short-term General Assistance applicants (i.e., those expected to be self-sufficient within three months) and student applicants are not allowed any liquid asset exemptions.

The amount against which the liquid asset exemption may be applied includes cash on hand or in a bank or other institution, bonds, shares, annuities, mortgages, agreements for sale, funds held in (accessible) trust and any other convertible assets. For persons 65 years of age or over, a prepaid funeral valued up to $1,000 is exempted, provided the plan was purchased at least one year prior to the social allowances application. The cash surrender value of life insurance policies up to $2,000 is exempt from the calculation of financial resources to determine eligibility for social allowances. Although allowances are generally not provided for any costs associated with the operation of automobiles, applicants or recipients under the Social Allowances Program are not required to dispose of same as excess personal property.

Income

Under the Social Allowances Program, a person who is not self-employed and has been in receipt of financial assistance for at least 30 days either as a sole-support parent, senior citizen, disabled person or General Assistance case, may be eligible for earnings exemptions under the Work Incentive provision. Under this provision, an earnings exemption is allowed that is equal to the greater of:

i) $50 per month
ii) 70¢ for each hour worked, or
iii) 30% of gross monthly earnings.

For all other cases (newly enrolled, self-employed, students and "Special Dependent Care" cases), the earnings exemption is $50 per month, or up to $600 per year.

In addition, deductions are allowed for most compulsory payroll deductions (e.g., CPP, UI) and

1 The Department of Employment Services and Economic Security was merged with the Department of Community Services and renamed Family Services in April 1989.

necessary work expenses such as transportation, clothing, equipment and child care. Income tax is not an allowable deduction in Work Incentive cases, but income tax refunds are exempt from the calculation of a client's financial resources.

Any benefits payable under the Child Related Income Support Program (see Chapter 3) to a household in receipt of social allowances are considered part of (rather than a supplement to) that household's social allowances entitlement.

For treatment of other income, refer to the Overview.

Benefits

The monthly social allowances entitlement of a household for basic needs is calculated according to a pre-added budget for food, clothing, household supplies and personal needs, and a separate allowance for shelter and utilities. A supplementary food allowance is provided to recipients residing north of the 53rd parallel and in other remote areas in the northeastern part of the province.

The Social Allowances Act allows the province to place a lien on any shelter allowances paid to cover the principal portion of a mortgage. Liens may also be registered against the property of a recipient for any assistance paid for essential home repairs in excess of $200 per year, for allowances paid to cover property tax arrears, for any social allowances improperly paid as a result of false statements or misrepresentation by the recipient, and where a non-recipient is liable for all or part of the maintenance provided to one or more social allowances clients.

In addition to special assistance granted for excessive rent costs, minor home repairs (not exceeding $200 per year), funerals and a wide range of employment, education and health-related special needs, each Social Allowances household is entitled to assistance for miscellaneous special needs up to $150 per year, with prior approval; this limit may be exceeded in exceptional cases with the approval of the Minister or Minister's designate.

Rates of assistance under the Social Allowances Program are indexed on an ad hoc basis, traditionally in January of each year.

Benefit Expenditures

Benefit expenditures on Social Allowances in 1989-90 were $167,343,000.

Municipal Assistance

In accordance with relevant provisions in *The Social Allowances Act* and *The Municipal Act*, each of Manitoba's 202 municipalities is responsible for the establishment of by-laws to provide financial and other assistance to persons in short-term need currently residing within its boundaries who are ineligible for provincial social allowances. Each municipality is responsible for the administration and delivery of municipal assistance benefits.

Financial assistance granted by a municipality to persons in need who have established residency in that municipality (generally one year, according to *The Municipal Act*) is reimbursed by the province in an amount equal to the greater of:

i) 40% of gross assistance payments, or
ii) 80% of gross assistance less one mill of the equalized assessment of that municipality.

In the case of assistance granted to persons who have not established residency in the municipality, the province reimburses 100% of such assistance.

It should be noted that Winnipeg currently accounts for almost 90% of the total municipal assistance caseload in the province. Winnipeg's program has been used to provide examples in this section.

Eligibility

General

The majority of households receiving municipal assistance in Manitoba fall under one of the following categories:

i) unemployed employable persons who are receiving insufficient or no UI benefits;
ii) persons with a disability or illness likely to last 90 days or less; or
iii) transients.

Since January 1990, separated or deserted single parents, or those living apart from their spouse, may apply directly to the provincial Social Allowances Program for assistance; prior to this date, newly separated parents had to apply to their municipality of residence for assistance for the first 90 days following separation or desertion.

Each local authority in the province sets its own specific conditions of initial and continuing eligibility for municipal assistance. In Winnipeg, municipal assistance eligibility requirements are generally consistent with criteria outlined in the Overview to this chapter. As an example of specific eligibility conditions, sole-support expectant mothers who have no dependent children and who are 18 years or older and employable are eligible for assistance up to and including the sixth month of pregnancy. After this period, eligibility may be extended under *The Social Allowances Act*. Municipalities register liens on the same basis as the Social Allowances Program (see "Benefits" in the Social Allowances section).

Financial Eligibility

Each municipality defines the financial resources that are considered against the basic and special needs of a household applying for municipal assistance. There is no minimum or maximum standard imposed by provincial legislation with respect to liquid assets, real property or income of any applicant.

Assets

Winnipeg allows applicants to retain life insurance policies with a cash surrender value of up to $2,000 per household, equity in the house owned and occupied by the applicant, plus, at the director's discretion, a motor vehicle. All other assets of the household are considered as financial resources available for ongoing maintenance.

Income

A municipality may grant a total or partial exemption of income from any source in the determination of an applicant's eligibility. Winnipeg allows a monthly exemption for the general caseload of $120 per household, calculated on net or take-home pay (gross earnings less any compulsory deductions), which includes provision for normal transportation requirements; the director may grant additional work-related expense exemptions for such items as work clothing and day care. Municipal Assistance in Winnipeg includes a Wage Supplementation Program (WSP) to assist fully employed individuals who, because of limited skills, low wages or large families, cannot earn sufficient income to maintain a standard of living at least equal to current social assistance rate levels. A Winnipeg household enrolled in WSP is entitled to a monthly exemption of $225 on net wages (as defined above).

Since the fall of 1988, Winnipeg also allows a total exemption of maintenance payments, up to $225 per month (as at July 1990).

For treatment of other income, refer to the Overview.

Benefits

Winnipeg uses an itemized rate schedule to calculate entitlement to assistance rather than a pre-added budget. Food and clothing allowances are based on the number of beneficiaries in the household and the ages of any dependent children, with entitlement to the clothing allowance commencing only in the fifth week of eligibility (except for the infant clothing allowance, which is payable from the date of eligibility); household supplies, personal needs and shelter allowances (including utilities) are paid according to the number of persons in the household. A separate monthly heating allowance, based on the number of rooms in the house, is paid from September until May, with higher payments during the winter months (November to March).

Each municipality in the province sets its own benefit levels under this program by a decision of the local elected officials; in all cases, indexation is done on an ad hoc basis. Winnipeg traditionally conducts an extensive review of rate adequacy each summer and any resulting increases are implemented in the fall. There is also an interim review of food rates with any resulting increases implemented in the spring.

Benefit Expenditures

Benefit expenditures on Municipal Assistance during the 1989-90 fiscal year were $51,280,000 (including the municipal share).

Agreement to Enhance the Employability of Social Assistance Recipients

In January 1987, the federal government (NHW and EIC) and Manitoba (Department of Employment Services and Economic Security) signed an agreement to increase resources for enhancing the employability of social assistance recipients. Under the agreement, a joint federal-provincial fund of $6 million in 1987-88 was established to help clients obtain stable employment. The funding level was doubled to $12 million in 1988-89 and the agreement was extended at the $12 million annual level in 1989-90 and in 1990-91.

The Agreement provided for the joint funding of new program initiatives as well as for the increased participation of social assistance recipients in the Canadian Jobs Strategy's Job Entry and Job Development Programs.

Table 4.14

Manitoba

Social Allowances and Municipal Assistance[1]

Number of Cases and Recipients by Program as of End of Quarter
March 1988 to March 1990

Program	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Social Allowances									
Cases	23,931	23,022	23,702	23,869	24,549	23,517	24,340	24,713	25,779
Recipients	45,919	44,737	46,105	45,792	47,009	45,841	47,259	47,800	50,239
Municipal Assistance									
Cases	10,410	9,960	9,601	9,788	9,959	9,934	10,153	10,928	11,023
Recipients	16,751	16,020	15,544	16,088	15,992	15,986	16,410	17,443	16,643
Social Allowances and Municipal Assistance									
Cases	34,341	32,982	33,303	33,657	34,508	33,451	34,493	35,641	36,802
Recipients	62,670	60,757	61,649	61,880	63,001	61,827	63,669	65,243	66,882

1. Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.15

Manitoba

Municipal Assistance[1]

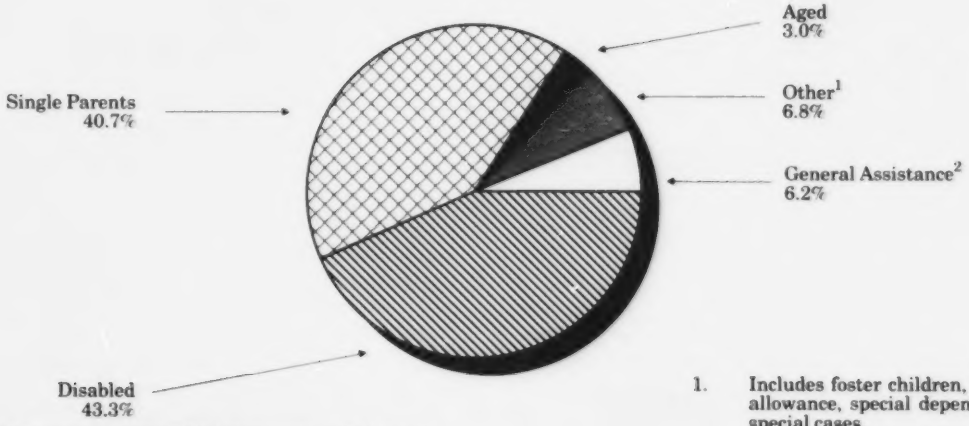
Number of Cases by Family Type as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Singles	7,797	7,523	7,149	7,217	7,520	7,458	7,587	8,347	8,813
Families	2,613	2,437	2,452	2,571	2,439	2,476	2,566	2,581	2,210
Total Cases	10,410	9,960	9,601	9,788	9,959	9,934	10,153	10,928	11,023

1. Due to the nature of municipal reporting systems, all Municipal Assistance data should be treated as estimates.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.18
Manitoba
Social Allowances
Percentage Distribution of Caseload
by Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

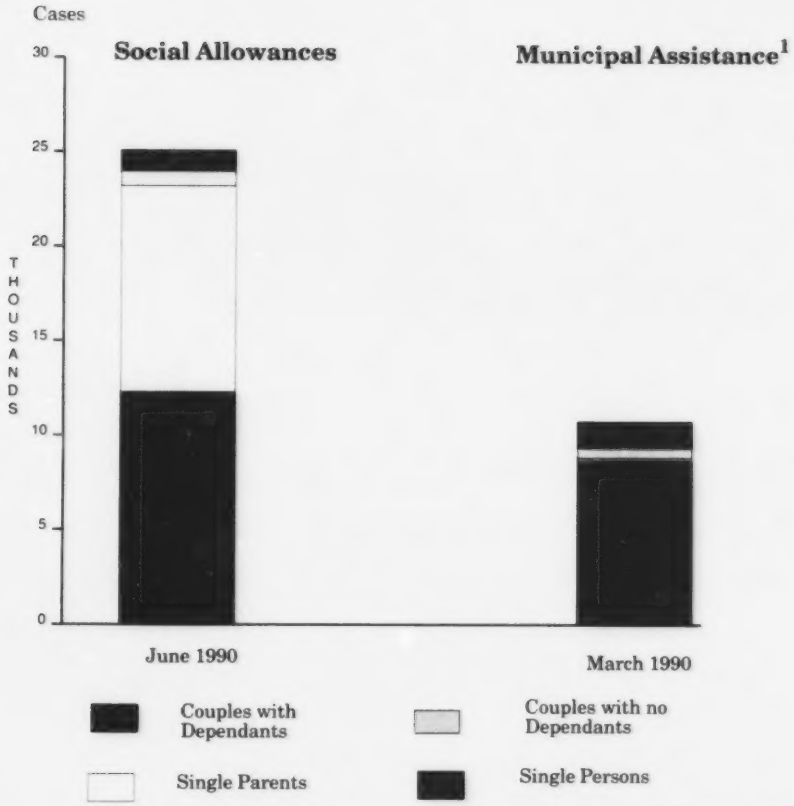
1. Includes foster children, student social allowance, special dependent care and special cases.
2. Unemployed employables residing in unorganized territories.

Figure 4.19
Manitoba
Municipal Assistance[1]
Percentage Distribution of Caseload
by Reason for Assistance
March 1990

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. City of Winnipeg data only. This accounted for approximately 89% of the March 1990 Municipal Assistance caseload for the entire province.
2. Includes persons with insufficient earnings from full-time employment and the unemployed.

Figure 4.20
Manitoba
Social Allowances and Municipal Assistance
Distribution of Caseload by Family Type
1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. City of Winnipeg data only. This accounted for 89% of the March 1990 Municipal Assistance caseload for the entire province.

Saskatchewan

Saskatchewan Assistance Plan (SAP)

The Saskatchewan Assistance Plan is administered by the Department of Social Services through six regional offices throughout the province. The regional offices are directly responsible for determining eligibility and administering health and financial benefits for recipients under the *Saskatchewan Assistance Act* and Regulations.

Eligibility

General

SAP program features closely resemble those general characteristics identified in the Overview to this chapter. In general, Saskatchewan will grant social assistance to any individual or family head who can establish eligibility according to the program's needs test.

Financial Eligibility

Eligibility with respect to financial resources is established using the budget deficit method. All social assistance applicants are subject to similar asset exemption levels, regardless of the reason for assistance, while earnings exemption levels vary for disabled and non-disabled clients. As a condition of initial eligibility, the applicant must have exhausted any other potential source of financial support. Specific program design features in Saskatchewan are noted in the following paragraphs.

Assets

In the calculation of financial resources available to meet an applicant's current needs, an exemption is allowed on liquid assets to a maximum of $1,500 for any single recipient and $3,000 for any recipient with a dependant, plus $500 for each additional dependant.

The liquid assets of a household include cash on hand, in the bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, wills and other settlements. Prepaid funeral expenses not exceeding $2,500 and the total cash surrender value of life insurance are excluded from the calculation of financial resources for each household.

Income

Saskatchewan includes federal Family Allowances as income in the determination of financial eligibility for social assistance for all households with dependent children; in other words, any social assistance entitlement is reduced by an amount equivalent to the total Family Allowances payable to that household.

Monthly earnings exemptions are calculated as a flat rate amount plus a percentage of earnings exceeding that amount, up to a specified maximum for disabled and non-disabled case categories by family size, as in the following table. Fully employable clients ("Non-Disabled") are not entitled to an earnings exemption for the first three months on social assistance, while clients in the "Disabled" category benefit from the date of eligibility from this exemption on income from salaried employment (including wages received from sheltered workshops).

	Non-Disabled	Disabled
One-Person Unit	First $25 of monthly earned income + 20% of excess (maximum exemption $75)	First $100 of monthly earned income + 20% of excess (maximum exemption $150)
Two-Person Family	First $50 of monthly earned income + 20% of excess (maximum exemption $150)	First $125 of monthly earned income + 20% of excess (maximum exemption $225)
Three-Person Family	First $75 of monthly earned income + 20% of excess (maximum exemption $200)	First $150 of monthly earned income + 20% of excess (maximum exemption $275)
Four-Person Family	First $100 of monthly earned income + 20% of excess (maximum exemption $225)	First $175 of monthly earned income + 20% of excess (maximum exemption $300)
Five-Person Family (or larger)	First $125 of monthly earned income + 20% of excess (maximum exemption $250)	First $200 of monthly earned income + 20% of excess (maximum exemption $325)

For treatment of other income, refer to the Overview.

Benefits

The majority of SAP clients receive monthly benefits based on a pre-added budget, which covers support and shelter requirements. The support component of the budget covers food, clothing, personal needs and household maintenance. The amount of the support allowance payable is based on the following variables.

i) Family size: allowance levels increase proportionately with the number of children in the family (regardless of their ages).

ii) Employability: all households headed by a "fully employable person" (i.e., capable of working at least 36 hours per week) are subject to reduced benefit levels when they first qualify for social assistance. The lesser benefit levels range from 67% to 76% of assistance paid to partially employable and

unemployable clients in households of similar sizes.

iii) Duration on assistance: after three full months on assistance, all employable cases except fully employable single persons and childless couples are paid in accordance with a higher benefit scale.

A three-tier shelter allowance scale provides for the payment of actual shelter costs up to maximum levels that are based on the relative size and remoteness of populated areas throughout the province. The highest level of shelter allowances applies to Regina and other specified large urban centres. Maximum shelter allowances are slightly lower in specified medium-sized communities in the province and lower yet in rural areas, thus ensuring that shelter allowances reflect real costs more accurately. Utility allowances are also based on a three-tier system, with the highest allowance levels payable in rural areas (where such costs are higher) and the lowest in large urban centres.

In situations where need is established only for specific items such as food, clothing or personal needs, entitlement is based on specified amounts for each of the items included in composite basic allowances.

A supplementary food allowance is provided to all social assistance households residing in designated remote Northern settlements in the province.

All payments made under the Family Income Plan (see Chapter 3) to a family unit in any specific month, whether current or retroactive, are considered as part of the current month's Saskatchewan Assistance Plan entitlement for that family.

Benefit levels under the Saskatchewan Assistance Plan are indexed on an ad hoc basis by the provincial government.

Benefit Expenditures

Benefit expenditures for the Saskatchewan Assistance Plan during the 1989-90 fiscal year were $189,185,000.

Agreement to Enhance the Employability of Social Assistance Recipients

In July 1986, the federal government (NHW and EIC) and Saskatchewan (Department of Social Services and the Saskatchewan Employment Development Agency) signed a joint agreement to enhance the employability of social assistance recipients. The agreement redirected up to $7.0 million total from both governments in 1986-87 and 1987-88. In 1988-89, the diverted fund allocation was increased to $6.75 million from each government for a total of $13.5 million. The agreement was extended at the $13.5 million level in 1989-90 and 1990-91. Under the agreement, provincial employment programs were expanded as were the Job Development and Job Entry programs of the Canadian Jobs Strategy. Subject to annual review, participation levels for these programs are set at 25%.

Table 4.16
Saskatchewan
Saskatchewan Assistance Plan
Number of Cases by Family Type and Number of Recipients as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Cases									
Singles	16,088	14,792	14,203	14,580	14,917	13,962	13,311	13,698	14,500
Families	13,806	13,493	13,512	13,138	13,110	12,937	12,728	12,175	12,303
Couples	1,216	1,118	1,111	1,163	1,194	1,069	1,011	1,027	1,034
One-parent families	9,060	9,055	9,125	8,566	8,526	8,731	8,786	8,149	8,196
Two-parent families	3,530	3,320	3,276	3,409	3,390	3,137	2,931	2,999	3,073
Total Cases	29,894	28,285	27,715	27,718	28,027	26,899	26,039	25,873	26,803
Recipients	60,292	58,098	57,754	57,069	57,152	55,530	54,238	52,938	54,100

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.17a
Saskatchewan
Saskatchewan Assistance Plan
Number of Cases by Reason for Assistance, Family Type and Sex of Head
March 1988

Reason for Assistance	Family Type and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	190	146	89	42	279	188	467
Ill Health[1]	1,779	1,588	543	728	2,322	2,316	4,638
Disability[2]	2,578	1,811	216	197	2,794	2,008	4,802
Absence of Spouse	12	232	13	1,776	25	2,008	2,033
Unemployment[3]	4,638	1,765	2,968	4,347	7,606	6,112	13,718
Insufficient Earnings	187	213	1,027	1,396	1,214	1,609	2,823
Other[4]	497	452	111	353	608	805	1,413
Total Cases	9,881	6,207	4,967	8,839	14,848	15,046	29,894

1. Includes cases where illness is of a long-term or permanent nature.
2. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
3. Includes all cases awaiting UI benefits.
4. Includes all cases whose reason for assistance is coded as: personality problem, children outside parental home, required at home for family on strike, blank code, invalid code.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.17b

Saskatchewan

Saskatchewan Assistance Plan

Number of Cases by Reason for Assistance, Family Type and Sex of Head
March 1989

Reason for Assistance	Family Type and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	154	117	65	55	219	172	391
Ill Health[1]	1,706	1,557	632	674	2,338	2,231	4,569
Disability[2]	2,517	1,763	272	273	2,789	2,036	4,825
Absence of Spouse	13	196	13	1,817	26	2,013	2,039
Unemployment[3]	3,922	1,516	2,817	4,194	6,739	5,710	12,449
Insufficient Earnings	136	176	755	970	891	1,146	2,037
Other[4]	668	476	165	408	833	884	1,717
Total Cases	9,116	5,801	4,719	8,391	13,835	14,192	28,027

1. Includes cases where illness is of a long-term or permanent nature.
2. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
3. Includes all cases awaiting UI benefits.
4. Includes all cases whose reason for assistance is coded as: personality problem, children outside parental home, required at home for family, because of strike, discretion, refusals and blank codes.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.17c

Saskatchewan

Saskatchewan Assistance Plan

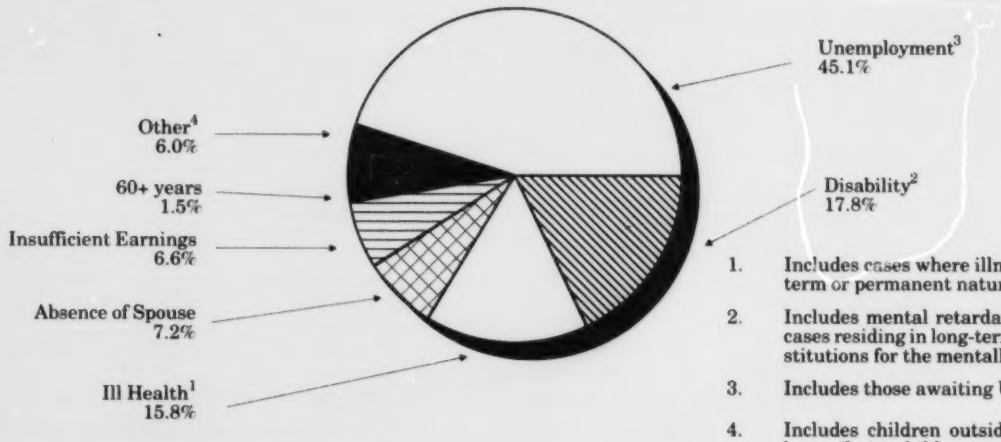
Number of Cases by Reason for Assistance, Family Type and Sex of Head
March 1990

Reason for Assistance	Family Type and Sex of Head						
	Singles		Families		Total		
	Male	Female	Male	Female	Male	Female	Both Sexes
60+ years	165	118	60	55	225	173	398
Ill Health[1]	1,620	1,494	544	565	2,164	2,059	4,223
Disability[2]	2,502	1,739	251	269	2,753	2,008	4,761
Absence of Spouse	13	191	17	1,720	30	1,911	1,941
Unemployment[3]	3,749	1,511	2,474	4,365	6,223	5,876	12,099
Insufficient Earnings	151	159	631	826	782	985	1,767
Other[4]	617	471	152	374	769	845	1,614
Total Cases	8,817	5,683	4,129	8,174	12,946	13,857	26,803

1. Includes cases where illness is of a long-term or permanent nature.
2. Includes all cases whose reason for assistance is coded as "disability" or "mentally retarded"; excludes all cases residing in long-term provincial institutions for the mentally retarded.
3. Includes all cases awaiting UI benefits.
4. Includes all cases whose reason for assistance is coded as: personality problem, children outside parental home, required at home for family, because of strike, discretion, refusals and blank codes.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

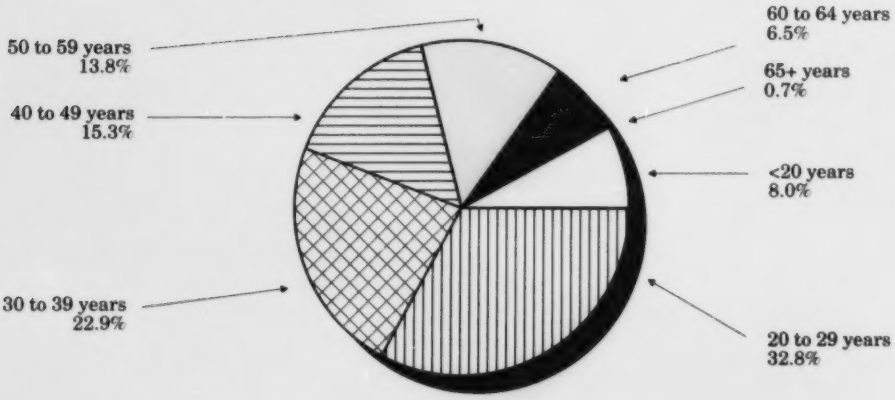
Figure 4.21
Saskatchewan
Saskatchewan Assistance Plan
Percentage Distribution of Caseload
by Reason for Assistance
March 1990



1. Includes cases where illness is of a long-term or permanent nature.
2. Includes mental retardation, except for cases residing in long-term provincial institutions for the mentally retarded.
3. Includes those awaiting UI benefits.
4. Includes children outside the parental home (foster children), personality problem, required at home for family, on strike or because of strike, coding errors and others.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.22
Saskatchewan
Saskatchewan Assistance Plan
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Alberta

Through its central office in Edmonton and 59 district offices throughout the province, the Alberta Department of Family and Social Services[1] administers the Social Allowance program and the Assured Income for the Severely Handicapped (AISH) program. The legislative authorities for these programs are the *Social Development Act* and Social Allowance Regulations in the first case, and the *Assured Income for the Severely Handicapped Act* and Regulations in the second.

Social Allowance

Eligibility

General

When the Director of the Social Allowance program or designate considers that individuals or heads of families in Alberta are "persons in need", he or she is responsible for the provision of a Social Allowance in an amount that will be adequate to enable those persons to obtain the basic necessities for themselves and any dependants.

Employable persons who may be eligible for a Social Allowance are expected as a condition of eligibility to seek and be willing to accept employment or to engage in academic upgrading, retraining or other measures to reach a state of job-readiness. The employable category includes any applicant who does not fit into any of the following categories:

i) aged (60 years and over);
ii) ill or disabled;
iii) single parent with
   - one dependent child under four months of age, or
   - two dependent children where one or both are preschoolers, or
   - three or more dependent children;
iv) client caring for a child or spouse who has a mental or physical incapacity;
v) client in the last trimester of pregnancy;
vi) single parent enrolled in an approved upgrading or training program; or
vii) client otherwise assessed as being unsuitable for employment (e.g., having multiple barriers such as alcoholism, poor work history and habits).

Where the parents of a child are unable or unwilling to provide care and the child is properly cared for in the home of another person, benefits may be granted for the child's needs under the Children-in-Need program (see the introduction to the Provincial Programs section of Chapter 3) as an alternative to formal application for legal guardianship, which entails district court action. Eligibility is based on the financial resources of the child only, and assistance levels are the same as the regular Social Allowance rates for basic needs, except for a special flat-rate shelter component.

Disabled persons may be granted assistance under either the Social Allowance program, the Assured Income for the Severely Handicapped program (see following summary), or both. A disabled person's application, medical report and any other pertinent documentation are reviewed by a Medical-Social Review Board; where the Board deems that the applicant's disability or handicap is not severe and permanent, the person may be eligible under the Social Allowance program, provided that assets and income are within allowable limits. Persons eligible for Assured Income for the Severely Handicapped (AISH) benefits (i.e., with a severe and permanent handicap) whose needs exceed the maximum AISH entitlement, usually because of the size of their family, may receive an additional Social Allowance benefit, under Social Allowance eligibility criteria.

Financial Eligibility

Determination of financial eligibility under the Social Allowance program involves an examination of the assets and income of applicants and their families, if applicable. Some of the special design features of the needs test in Alberta are noted below.

Assets

The calculation of an applicant's financial resources allows for an exemption on assets to a maximum of $1,500 for a single person or $2,500 for a married couple or a family. However, in the case of an employable person, no more than $50 (for a single, able-bodied applicant) or $250 (for an able-bodied applicant with dependants) of the above amounts may be made up of cash on hand, bank accounts or government bonds. The asset exemption that applies to a person suffering from a severe handicap as defined in the *Assured Income for the Severely Handicapped Act* is equal to $3,000 for a single person and $5,500 for a family (two adults or one adult and one child) plus $500 for each additional family member.

The assets against which the above exemptions may be applied include cash, stocks, bonds, securities, cash surrender value of life insurance policies, and

1 The Department of Social Services was renamed Family and Social Services early in 1989.

any real estate (other than the applicant's home, furniture and quarter section of land if residing on a farm) that can be sold or against which a loan may be secured.

One transportation vehicle may be exempted where the client's equity in it does not exceed $7,500; a second vehicle is allowed provided that the client's equity in the two vehicles does not exceed $7,500 and the second vehicle is required for employment or medical purposes.

Income

The earnings exemption provision cannot be used to establish eligibility in new and reopened cases; once eligibility is established, however, the exemption may be used to calculate the applicant's level of entitlement.

The earnings exemption is equal to 100% of the first $115 per month, 50% of the next $85, 25% of the next $100 and 10% of any amount over $300 monthly. This exemption is calculated against gross earnings (including wages, salaries, commissions, tips, training allowances, income from babysitting at home, special foster care rates exceeding normal rates, and services in kind); the only deductions allowed to establish net income are statutory deductions (e.g., income tax, UI contributions) and deductions deemed mandatory by the employer, such as health insurance premiums, pension contributions, union dues and meal expenses. Reasonable expenses incurred for babysitting and transportation for employment purposes may be allowed as deductions from earnings.

For treatment of other income, refer to the Overview.

Benefits

A short-term basic allowance for food and personal needs is payable to any eligible unemployed employable applicant for the first three months on assistance. Depending on the individual's family situation and the availability of hostel accommodation in the district where the application is submitted, shelter assistance may range from a few days' accommodation in a municipal hostel to actual shelter costs up to stipulated maxima.

The long-term basic allowance covers food, clothing, household and personal needs, and is payable to employable persons who remain on assistance for more than three months and to all unemployable persons. The shelter allowance covers, up to stipulated maxima based on the size of the household, either the actual cost of rent, fuel and utilities, or, in the case of purchased accommodation, payments on a mortgage or agreement of sale, municipal taxes, fire insurance, fuel and utilities, condominium fees, homeowner's maintenance allowance and lot rental (for mobile homes).

The department files a caveat (similar to a lien) against a residence for home repairs and improvements where the aggregate costs exceed $1,000, or when assistance is being provided for payment of a mortgage or agreement for sale where the residence is jointly owned by the client and a separated spouse or another person. Where the owners initiate action to have the caveat discharged, a claim is made by the province for the amount by which the principal sum of the mortgage or agreement for sale has been reduced since the shelter allowance commenced, or for the total cost of repairs and improvements provided out of Social Allowance.

Benefit levels under the Social Allowance program are indexed on an ad hoc basis by the provincial government.

Benefit Expenditures

Benefit expenditures for the Social Allowance program, including the Guardian Social Allowance, were $652,415,000 during the 1989-90 fiscal year.

Agreement to Enhance the Employability of Social Assistance Recipients

In July 1987, the federal government (NHW and EIC) and Alberta (departments of Social Services, and Career Development and Employment) signed a two-year agreement committing funds to employment and training support for social assistance recipients. Under the terms of the agreement, each level of government would divert $8 million, for a total of $16 million in 1987-88. Levels were doubled in 1988-89 to $32 million total. The agreement was extended in 1989-90 and 1990-91 at the $32 million level. Monies are used to expand provincial employment initiatives, namely, Employment Alternatives Program, Enhanced Employment Skills and Employment Preparation Services, and participation by social assistance recipients in the Canadian Jobs Strategy. To that end, participation levels for social assistance recipients in the Job Development and Job Entry programs have been set at 20% and 30%, respectively. These levels are subject to quarterly reviews.

Table 4.18
Alberta
Social Allowance
Number of Cases and Recipients
by Program and Family Type
as of End of Quarter
March 1988 to March 1990

Program and Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Social Allowance[1]									
Cases									
Singles	29,730	29,816	28,663	28,796	30,798	30,177	27,704	28,343	29,131
Families	38,065	38,846	38,895	37,637	38,328	38,727	38,476	37,494	38,056
Total Cases	67,795	68,662	67,558	66,433	69,126	68,904	66,180	65,837	67,187
Recipients	147,690	149,860	148,671	145,124	149,649	149,627	146,749	144,353	146,730
(Children-in-Need) Living with a Guardian									
Total Cases[2]	2,088	2,122	2,076	2,058	2,047	2,044	2,001	2,096	2,102
Recipients	2,088	2,122	2,076	2,058	2,047	2,044	2,001	2,096	2,102
Total									
Cases									
Singles	31,818	31,938	30,739	30,854	32,845	32,221	29,705	30,439	31,233
Families	38,065	38,846	38,895	37,637	38,328	38,727	38,476	37,494	38,056
Total Cases	69,883	70,784	69,634	68,491	71,173	70,948	68,191	67,933	69,289
Recipients	149,778	151,982	150,747	147,182	151,696	151,671	148,750	146,449	148,832

1. Includes Social Allowance/AISH (SALL/AISH) data (see Table 4.20).
2. Each case represents one child, and is considered as "single".

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.19a
Alberta
Social Allowance
Number of Cases[1] by Reason
for Assistance and Age Group of Head
March 1988

Reason for Assistance	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
Person 60+ years	--	--	--	--	27	2,351	1,264	3,642
Person with Dependent Children	1,056	10,904	8,066	2,701	617	--	--	23,344
Physical Illness or Disability	331	1,832	1,926	2,064	2,604	--	--	8,757
Mental Illness	50	559	486	292	207	--	--	1,594
Mental Retardation	38	195	73	48	26	--	--	380
Employable	3,447	11,837	6,923	3,605	1,650	--	--	27,462
Unsuitable for Employment	123	384	355	522	1,232	--	--	2,616
Total Cases	5,045	25,711	17,829	9,232	6,363	2,351	1,264	67,795

1. Includes SALL/AISH cases, excludes Children-in-Need cases (see Table 4.18).

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.19b
Alberta
Social Allowance
Number of Cases[1] by Reason
for Assistance and Age Group of Head
March 1989

Reason for Assistance	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
Person 60+ years	--	--	--	--	30	2,448	1,359	3,837
Person with Dependent Children	1,111	11,015	8,320	2,695	583	--	--	23,724
Physical Illness or Disability	436	2,086	2,168	2,371	2,762	--	--	9,823
Mental Illness	57	581	581	367	204	--	--	1,790
Mental Retardation	61	211	114	59	38	--	--	483
Employable	4,196	10,892	6,630	3,287	1,463	--	--	26,468
Unsuitable for Employment	143	534	490	561	1,273	--	--	3,001
Total Cases	6,004	25,319	18,303	9,340	6,353	2,448	1,359	69,126

1. Includes SALL/AISH cases, excludes Children-in-Need cases (see Table 4.18).

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.19c

Alberta

Social Allowance

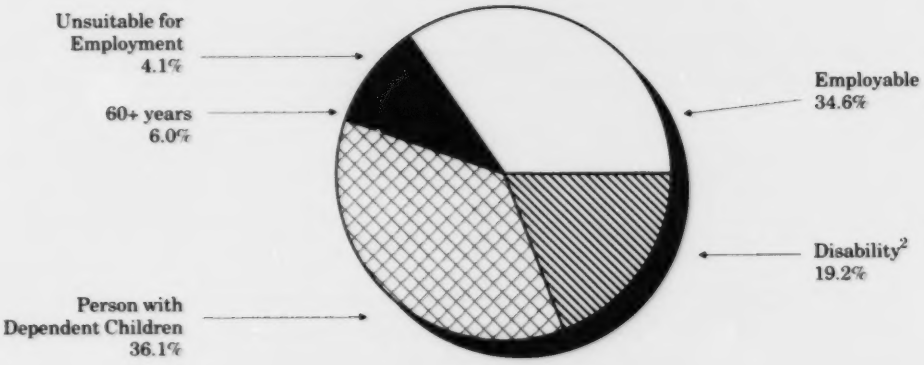
Number of Cases[1] by Reason
for Assistance and Age Group of Head
March 1990

Reason for Assistance	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
Person 60+ years	--	--	--	--	33	2,624	1,403	4,060
Person with Dependent Children	1,142	11,156	8,611	2,790	554	--	--	24,253
Physical Illness or Disability	419	2,081	2,372	2,500	2,867	--	--	10,239
Mental Illness	66	640	686	438	234	--	--	2,064
Mental Retardation	78	244	139	59	44	--	--	564
Employable	3,718	9,561	5,822	2,863	1,296	--	--	23,260
Unsuitable for Employment	170	511	432	543	1,091	--	--	2,747
Total Cases	5,593	24,193	18,062	9,193	6,119	2,624	1,403	67,187

1. Includes SALL/AISH cases, excludes Children-in-Need cases (see Table 4.18).

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

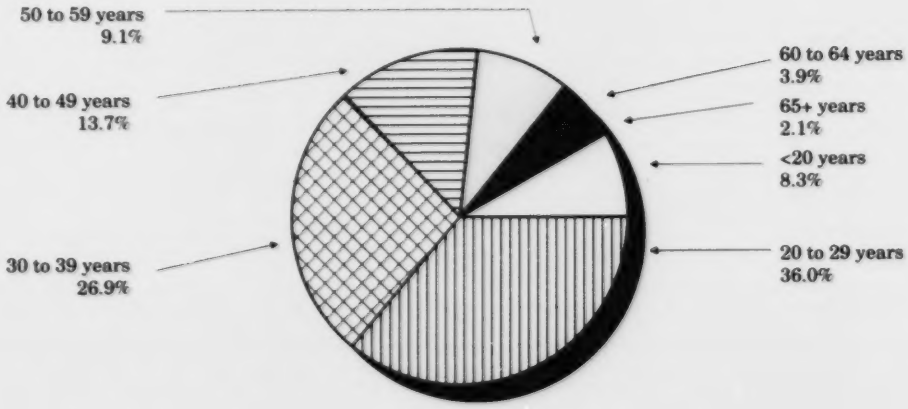
Figure 4.23
Alberta
Social Allowance[1]
Percentage Distribution of Caseload
by Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Includes SALL/AISH cases, excludes Children-in-Need cases.
2. Includes all Social Allowance cases classified as physical illness/disability, mental illness, mental retardation.

Figure 4.24
Alberta
Social Allowance[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Includes SALL/AISH cases, excludes Children-in-Need cases.

Assured Income for the Severely Handicapped

The Assured Income for the Severely Handicapped (AISH) Act is designed to provide financial support for severely handicapped Albertans; the program began December 1, 1979. Applications for AISH benefits may be submitted to any Family and Social Services district office; the final decision respecting eligibility and the amount of assistance payable rests with the Medical-Social Review Board. This Board consists of one or more physicians, the designated AISH administrator, and (if required) one representative each from the Department's Vocational Rehabilitation Branch and the Mental Health Division. The program provides AISH benefits, Modified AISH benefits and Social Allowance/AISH benefits. This program is only partly cost-shareable under CAP (i.e., for AISH clients who are needs tested); the remaining program expenditures are borne entirely by the provincial government.

Eligibility

General

The AISH program provides a guaranteed annual income to severely handicapped residents of Alberta 18 years of age or over who are not resident in certain institutions. Applicants who are over 65 and in receipt of an OAS pension, however, are ineligible. A severe handicap is one that, in the opinion of the AISH administrator (based upon the advice of a physician) so severely impairs the applicant that it substantially limits his or her ability to earn a livelihood. The condition must be permanent and the applicant must have accepted any available medical treatment that would substantially lessen the condition. Applicants must also demonstrate that they are at or near their maximum employment potential and have to date fully utilized all rehabilitative resources available within Alberta.

Financial Eligibility

Assets

There is no compulsory asset test for determining eligibility under the AISH or Modified AISH programs. However, persons applying for Social Allowance/AISH benefits are subject to the normal Social Allowance asset limits.

Income

The AISH income exemption that applies to AISH and Modified AISH allows for a total exemption of income from specified sources, such as FA, Sales Tax Credit, CTC, Property Tax Reduction Benefit, Homeowners' Refund and Senior Citizen's and Widows' Renter Assistance Grants, and a partial exemption on other types of income. This partial exemption is equal to $165 monthly for a single person and $775 monthly for a couple. Any eligible income exceeding these maximum monthly exemption levels is exempted at the rate of 25% for a single person or 37.5% for a couple.

Benefits

The AISH program provides financial assistance, coverage for prescription drugs, ambulance services, optical and dental care, and premium-free health insurance coverage. The three types of financial assistance benefits are outlined below.

(i) *AISH* benefits may be payable to any eligible person whose needs do not exceed the maximum AISH benefit or who does not qualify for additional Social Allowance benefits. The maximum benefit payable is the difference between the AISH flat-rate benefit ($720 monthly since February 1986) and any unexempted income of the applicant and spouse.

(ii) *Modified AISH* benefits may be payable to any eligible person residing in a nursing home, auxiliary hospital, active treatment hospital or specially designated facility. The maximum benefit is equivalent to the appropriate Social Allowance for continuous needs (based on the Social Allowance Regulations), plus a Handicap Benefit of $175 monthly, less any unexempted income of the applicant and spouse.

(iii) *Social Allowance/AISH* (SALL/AISH) benefits may be payable to persons whose needs exceed the maximum AISH benefit and who are otherwise eligible for Social Allowance. Benefit levels are the same as for long-term Social Allowance cases with the addition of a Handicap Benefit ($175 monthly), less any unexempted income.

Benefit levels under the Assured Income for the Severely Handicapped program are indexed on an ad hoc basis by the provincial government.

Benefit Expenditures

Benefit expenditures on AISH during the fiscal year 1989-90 were $151,079,000.

Table 4.20

Alberta

Assured Income for the Severely Handicapped

Number of Cases and Recipients by Program and Family Type as of End of Quarter March 1988 to March 1990

Program and Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
AISH									
Cases									
Singles	11,309	11,482	11,606	11,707	11,828	11,882	11,879	11,855	11,812
Families	2,378	2,336	2,339	2,368	2,339	2,299	2,277	2,236	2,197
Total Cases	13,687	13,818	13,945	14,075	14,167	14,181	14,156	14,091	14,009
Modified AISH									
Cases									
Singles	745	755	746	756	743	742	748	741	753
Families	26	23	27	25	27	23	21	21	18
Total Cases	771	778	773	781	770	765	769	762	771
Total AISH									
Cases									
Singles	12,054	12,237	12,352	12,463	12,571	12,624	12,627	12,596	12,565
Families	2,404	2,359	2,366	2,393	2,366	2,322	2,298	2,257	2,215
Total Cases	14,458	14,596	14,718	14,856	14,937	14,946	14,925	14,853	14,780
Recipients	16,723	17,584	17,704	17,894	17,907	17,833	17,781	17,673	17,567
SALL/AISH[1]	1,418	1,526	1,670	1,841	1,963	2,062	2,147	2,252	2,336

1. Family type is not available for SALL/AISH cases as they are integrated in the Social Allowance caseload.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.21a

Alberta

Assured Income for the Severely Handicapped

Number of Cases by Program and Age Group of Head[1]

March 1988

Program	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	319	2,628	2,405	2,160	3,656	2,331	188	13,687
Modified AISH	12	87	101	108	264	175	24	771
Total Cases	331	2,715	2,506	2,268	3,920	2,506	212	14,458

1. Age of head is not available for SALL/AISH cases as they are integrated in the Social Allowance caseload.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.21b

Alberta

Assured Income for the Severely Handicapped

Number of Cases by Program and Age Group of Head[1]

March 1989

Program	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	307	2,646	2,595	2,326	3,683	2,441	169	14,167
Modified AISH	11	83	110	116	256	172	22	770
Total Cases	318	2,729	2,705	2,442	3,939	2,613	191	14,937

1. Age of head is not available for SALL/AISH cases as they are integrated in the Social Allowance caseload.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

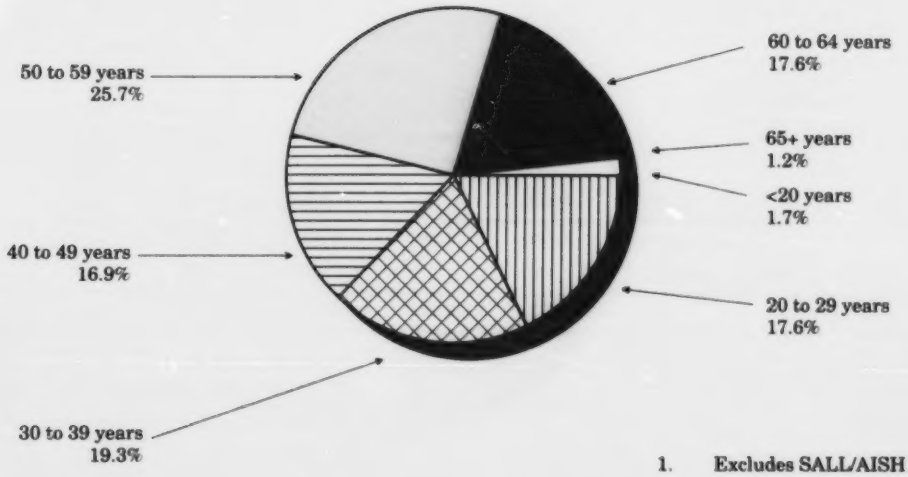
Table 4.21c
Alberta
Assured Income for the Severely Handicapped
Number of Cases by Program and Age Group of Head[1]
March 1990

Program	Age Group of Head							Total
	<20	20-29	30-39	40-49	50-59	60-64	65+	
AISH	247	2,530	2,724	2,389	3,548	2,423	148	14,009
Modified AISH	6	77	121	115	257	172	23	771
Total Cases	253	2,607	2,845	2,504	3,805	2,595	171	14,780

1. Age of head is not available for SALL/AISH cases as they are integrated in the Social Allowance caseload.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.25
Alberta
Assured Income for the Severely Handicapped[1]
Percentage Distribution of Caseload by Age Group of Head
March 1990



1. Excludes SALL/AISH cases.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

British Columbia

In British Columbia, the Ministry of Social Services and Housing is responsible for the administration of programs and related services under the *Guaranteed Available Income for Need Act* and Regulations through a network of 18 regional and 155 district offices located throughout the province.

Income assistance programs offered under Guaranteed Available Income for Need (GAIN) are collectively known as Programs for Independence. One group of Programs for Independence, called Income Assurance, is designed to ensure eligible elderly and disabled citizens the financial and service assistance required to meet their basic needs. Income Assurance comprises Handicapped Benefits and Seniors Benefits, which are described in this summary, and the Seniors Supplement, which is covered under the "Provincial Income Supplementation Programs" section of Chapter 2 of this report.

The remaining Programs for Independence, grouped under the name Temporary Assistance, are focused on the following objectives:

- to provide the temporary benefits needed to meet basic needs while recipients are between jobs and have exhausted all other sources of income, and
- to provide all recipients the available temporary benefits and services required both to meet their basic needs and to implement an agreed-upon plan for achieving greater independence.

Temporary Assistance covers all persons in need who are not categorically eligible for Income Assurance (e.g., employable and unemployable persons, single-parent families, transients, hardship assistance cases, children in the home of a relative).

Temporary Assistance

Eligibility

General

A single person or family head who applies for Temporary Assistance under the GAIN Act must meet the general eligibility requirements indicated in the Overview to this chapter as well as the following specific conditions of eligibility.

Employable applicants are subject to reduced asset exemptions and benefit levels. An "employable person" means any individual who is **not**:

i) 65 years of age or older;
ii) temporarily or permanently unable to work due to physical or mental incapacity;
iii) a single parent with at least one dependent child under six months of age; or
iv) a single parent required to stay at home to care for one dependent child or more suffering from physical or mental incapacity.

All applicants who meet the categorical requirements outlined in "i" to "iv" above may be eligible as "unemployable persons" for Temporary Assistance or Income Assurance, as described above, depending on the specific circumstances of each household (e.g., age of the beneficiaries, severity of any handicap).

Financial Eligibility

Once it has been determined that an applicant's assets do not exceed exemption levels specified for the particular case category, the total of all non-exempted income is calculated to determine whether a deficit exists with respect to the budgetary requirements of the applicant and any dependants.

Assets

Asset exemption levels for Temporary Assistance applicants and recipients vary in accordance with the category of client, which in turn is based on several factors, including the applicant's age and employability status, the number of dependants in the household and the period of residency in Canada. Only those exemption levels that apply to the main client groups are indicated below.

Clients under 55 years of age	
employable	$160
unemployable	500
with one dependant or more	1,500
Clients 55 to 59 years of age	
single person	1,500
with one dependant	2,500
second and each additional dependant	300
Clients 60 to 64 years of age	
single person	2,500
with one dependant or more	5,000

No asset exemptions are allowed in the following cases:

i) crisis grants (emergency assistance on a one-time basis);
ii) Temporary Hardship Assistance (See "Benefits");
iii) child in the home of a relative (guardianship cases); or
iv) youth under 19 years of age not living at home.

The assets against which the above exemptions may be applied include any form of cash or equity in property (excluding the family home and car), stocks, bonds, certificates or other possessions that may be converted to cash, including any beneficial interest in real or personal property held in trust. A total exemption is allowed with respect to prepaid funerals and one motor vehicle for transportation.

In addition to allowable exemptions on the assets of a household, the cash surrender value of an uncashed life insurance policy is completely exempt for any client who is likely to be unemployable for a minimum of three months from the date of application for benefits; in other cases, the exemption is limited to $1,500. A 100% exemption of any prepaid funeral plans is allowed for all clients, while any amount held in trust is considered available for maintenance. Where a recipient has assets banked in a non-interest-bearing form (such as a chequing account) and where the combined value of any such assets exceeds $500, the current bank rate interest will be imputed on the amount exceeding $500 and charged as unearned income (prorated over a 12-month period).

Income

The maximum monthly exemption for a household headed by an unemployable person (excluding a handicapped person) is $50 for a single person or $100 for a family. These amounts include both exemptions on net earned income and support or maintenance payments received. The exemption on earned income applies after a client has completed three consecutive months as a recipient of assistance; there is no waiting period for the exemption on maintenance or support payments. Provisions respecting exemptions on support or maintenance payments also apply to households headed by an employable person. No exemption is allowed on the earnings of any person who is 65 years of age or older. For a household that includes at least one person 60 years of age or older, a maximum exemption of $50 monthly per household may be allowed on Department of Veterans Affairs pensions (see Chapter 9).

Employable clients are eligible for an "enhanced earnings exemption" on earned income (after three consecutive months on assistance, as above); in addition to the appropriate monthly flat-rate exemption of $50 (single) or $100 (family), 25% of net monthly earnings exceeding these amounts is exempted. Unemployable clients may ask to be reclassified as employable if they would benefit from the enhanced earnings exemption; this provision does not apply to clients 65 years of age or older. An employable household may benefit from the enhanced earnings exemption for 12 months in a 36-month period, with a possible extension of up to 6 months (beyond the 12-month limit) where the client can demonstrate that he or she is making progress toward becoming self-supporting. Clients receiving Handicapped Benefits are also eligible for the enhanced earnings exemption; in such cases, there is no limit on the number of months during which the enhanced exemption may apply.

In the calculation of an exemption, the "net earned income" against which such exemption may be applied includes:

i) gross wages less income tax, UI and CPP contributions, medical insurance premiums, superannuation or company pension plan deductions, and union dues;
ii) income tax and pension plan refunds;
iii) net income from roomers and boarders; and
iv) education bursaries or loans.

Clients who are receiving training allowances from a federal government department such as Employment and Immigration Canada, Indian and Northern Affairs, Correctional Services or Veterans Affairs are allowed exemptions equal to the actual cost of books and fees and actual expenses up to $100 per month. Where the client is receiving a dependant care allowance from Employment and Immigration Canada, any amount received that exceeds actual day-care expenses is totally deducted from the household's entitlement.

Incentive allowances paid by the Ministry of Social Services and Housing are totally exempt from the calculation of financial resources.

For treatment of other income, refer to the Overview.

Benefits

Temporary Assistance benefit levels consist of two components – the Support Component and the Shelter Variable. The Support Component covers food, clothing, household and personal needs, and is a pre-added amount based on family size, the duration on assistance and the age and employability status of the head of the household. In recognition of the special needs of clients in the unemployable category and of their limited capacity to work, households in this category receive a Support Component allowance that is $50 per month higher than similar size households in the employable category. Prior to January 1989, unemployable clients had to be in receipt of assistance for eight consecutive months before receiving the additional $50 per month; since that date, however, the higher benefit level applies from the time eligibility for assistance is established. It was also in

January 1989 that all one-parent families were transferred to the unemployable category for benefit calculation purposes. A single parent family now receives the unemployable rate (i.e., $50 more per month) even after the youngest child reaches the age of six months and the parent, in the same manner as any other employable person, is expected to seek and accept suitable employment and to take full advantage of all potential sources of income or assets.

It should be noted that the unemployable rate also applies to households that include at least one family member who is 60 to 64 years of age.

The Shelter Variable covers rent or net mortgage payments (including payments made in relation to funds authorized under the *Homeowner Interest Assistance Act*), house insurance premiums, property taxes, normal household maintenance and utilities. The Shelter Variable entitlement is based on actual shelter-related costs up to maxima established for each size of household. The only exceptions to this rule are households with one person 60 to 64 years of age and families where both spouses are in this same age group; regardless of the actual cost of shelter in these cases, the minimum Shelter Variable is $75 in the first instance and $150 in the second.

Temporary Hardship Assistance benefits may be provided in situations where undue hardship would otherwise occur despite actual or anticipated income or assets in excess of allowable limits. Repayment of benefits may be required, and a claim may be made against a person's estate. Persons 60 years of age or over awaiting benefits or retroactive benefits from CPP, OAS or the Department of Veterans Affairs must apply for Temporary Hardship Assistance, in the same manner as persons who are eligible for and awaiting UI benefits and those who quit work or who are involved in industrial disputes. Temporary Hardship Assistance is granted only after the applicant has exhausted all available income and assets, including those cash assets appearing in the table under "Assets" above. Moreover, all potential sources of financial support must have been unsuccessfully explored, including family, friends, non-governmental organizations, loans and credit, final pay cheques, holiday pay and holdbacks.

Temporary Hardship Assistance covers minimal costs to remove danger to life, health and safety of the applicant and dependants. The Support Component in these cases covers minimum basic costs of the household and cannot exceed the appropriate Income Assistance entitlement corresponding to the size of the household. Shelter assistance may be granted to Hardship Assistance cases **only** where the applicant is homeless and unable to obtain temporary shelter (with relatives, friends, emergency shelters or hostels) or where the applicant is unable to pay his or her current month's shelter and is unable to negotiate alternate arrangements for the payment of shelter costs.

A number of incentive allowances and employment-related items of special assistance may be granted to facilitate the entry or reintegration of Temporary Assistance recipients into the labour force. In addition, the Director may authorize an extension of health care services (hospital and medical insurance coverage, drugs, dental and vision care) after the recipient leaves Temporary Assistance, for an employed handicapped person or a single parent with one or more dependent children.

Temporary Assistance benefit levels are indexed on an ad hoc basis by the provincial government.

Agreement to Enhance the Employability of Social Assistance Recipients

In April 1986, the federal government (NHW and EIC) and British Columbia (ministries of Social Services and Housing, and Labour) signed the first federal-provincial employability enhancement agreement in Canada. Under its terms, a total of $30 million would be spent in each of the three years of the agreement by both orders of government. In 1988-89, the level was increased to $42 million and in 1989-90 to a total of $56 million. The agreement was extended in 1990-91 at the $56 million level. The money is used to fund provincial employment support initiatives as well as to expand the Jobs Development, Job Entry and Community Futures components of the Canadian Jobs Strategy.

Income Assurance

Income Assurance refers to a group of programs that provide assistance to handicapped persons and the elderly. Two of these programs (Handicapped Benefits and Seniors Benefits) are described below, while the third (Seniors Supplement) is covered in chapter 2 along with similar programs in other provinces.

Handicapped Benefits

The *Guaranteed Available Income for Need Act* provides the legislative authority for Handicapped Benefits, which ensure a minimum income level for eligible handicapped persons 18 to 64 years of age; the Ministry of Social Services and Housing is responsible for program administration.

General conditions of initial and continuing eligibility noted in the Overview to this chapter apply to handicapped persons applying for benefits. As further conditions of eligibility for Handicapped Benefits, the applicant's mental or physical disability

must be medically certified as apparently permanent with no remedial therapy available, and the individual must require extensive assistance or supervision for normal daily functioning or have continuous disability-related expenditures. The Ministry of Social Services and Housing Medical-Social Committee is responsible for determining whether an applicant's handicap conforms to legislated standards.

Financial eligibility criteria for handicapped persons are similar to those established for Temporary Assistance households with respect to needs-testing (comparing income and assets with ongoing needs), except that higher exemption levels are allowed on assets and on income.

Asset exemption levels for Handicapped Benefits applicants are $2,500 for a single handicapped person or $5,000 where there is one dependant or more; a handicapped applicant who has been in Canada for less than five years is allowed $1,500 if single or $2,500 where there is one dependant (plus $300 for each additional dependant).

A single handicapped person may be allowed an exemption of up to $100 per month on net earned income (gross wages less compulsory deductions, income tax and pension plan refunds, net income from roomers and boarders, education bursaries or loans, and Employment and Immigration Canada training allowances). Any Handicapped Benefits client whose financial well-being would be improved by using the enhanced earnings exemption may avail himself or herself of this provision. For further information on the enhanced earnings exemption, refer to the "Income" section of the "Temporary Assistance" summary.

The benefit level payable to eligible handicapped persons consists of a Support Component and a Shelter Variable, which are reduced by any non-exempted income of that household and any amount by which the actual cost of shelter is less than the Shelter Variable specified for that size of household. Regardless of actual shelter costs, however, the minimum Shelter Variable payable is $75 monthly where there is one handicapped person in the household and $150 where there are two such persons.

Handicapped Benefits are indexed on an ad hoc basis by the provincial government.

Seniors Benefits

Persons over 65 years of age who are not eligible for OAS/GIS/SPA because they do not meet Canadian residency requirements may qualify for Income Assurance benefits under the *Guaranteed Available Income for Need Act*, provided they meet asset and income criteria. A single person in this situation is allowed an asset exemption of $2,500, while a client with one dependant or more is allowed $5,000. The assets against which the exemption may be applied and the income exemption provisions are the same as for Temporary Assistance clients (see above). In recognition of the special age-related needs of this clientele, maximum benefit levels are equal to those that apply to Handicapped Benefits clients; entitlement is reduced by an amount equal to any non-exempted income and by any amount by which actual shelter costs are less than the Shelter Variable stipulated in the Regulations for households of various sizes.

Benefit Expenditures

Benefit expenditures on Temporary Assistance, and Handicapped Benefits and Seniors Benefits amounted to $886,304,000 during the 1989-90 fiscal year.

Table 4.22

British Columbia

GAIN Program

Number of Cases and Recipients
by Program and Family Type
as of End of Quarter
March 1988 to March 1990

Program and Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
GAIN Income Assistance[1]									
Cases									
Singles	69,474	68,672	64,187	66,491	67,214	64,455	57,046	59,330	62,275
Families	50,505	50,131	48,669	48,053	47,911	46,668	45,459	44,770	45,033
Couples	4,320	4,186	3,893	3,974	3,932	3,685	3,287	3,494	3,627
Couples with dependants	10,483	9,956	8,974	9,033	9,083	8,198	7,519	7,726	7,883
Single parents	35,702	35,989	35,802	35,046	34,896	34,785	34,653	33,550	33,523
Total Cases	119,979	118,803	112,856	114,544	115,125	111,123	102,505	104,100	107,308
Recipients	217,841	215,410	206,362	206,742	207,091	199,961	188,854	188,868	192,633
GAIN Supplementary Programs[2]									
Cases									
Singles	14,228	14,276	14,206	14,231	14,261	14,466	14,549	14,820	14,908
Families	3,790	3,775	3,671	3,667	3,617	3,600	3,527	3,511	3,528
Couples	2,265	2,266	2,218	2,232	2,188	2,189	2,163	2,157	2,160
Couples with dependants	724	700	661	667	662	659	629	619	641
Single parents	801	809	792	768	767	752	735	735	727
Total Cases	18,018	18,051	17,877	17,898	17,878	18,066	18,076	18,331	18,436
Recipients	23,310	23,299	22,928	22,968	22,891	23,066	22,972	23,185	23,326
GAIN Income Assistance and Supplementary Programs									
Cases									
Singles	83,702	82,948	78,393	80,722	81,475	78,921	71,595	74,150	77,183
Families	54,295	53,906	52,340	51,720	51,528	50,268	48,986	48,281	48,561
Couples	6,585	6,452	6,111	6,206	6,120	5,874	5,450	5,651	5,787
Couples with dependants	11,207	10,656	9,635	9,700	9,745	8,857	8,148	8,345	8,524
Single parents	36,503	36,798	36,594	35,814	35,663	35,537	35,388	34,285	34,250
Total Cases	137,997	136,854	130,733	132,442	133,003	129,189	120,581	122,431	125,744
Recipients	241,151	238,709	229,290	229,710	229,982	223,027	211,826	212,053	215,959

1. Includes the following subprograms: Basic Income Assistance, Age 60 to 64 and Child in the Home of a Relative (see Table 4.23 for definitions).

2. Includes the following subprograms: GAIN for the Handicapped, GAIN for Seniors and OAS (see Table 4.24 for definitions).

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.23a

British Columbia

GAIN Income Assistance[1]

Number of Cases by Subprogram
and Family Type
March 1988

Family Type	Basic Assistance[2]	CIHR[3]	Age 60-64[4]
Singles	64,289	1,985	3,200
Males	44,177	1,027	1,535
Females	20,112	958	1,665
Families	49,448	--	1,057
Couples	3,539	--	781
Couples with dependants	10,307	--	176
Single parents	35,602	--	100
Total Cases	113,737	1,985	4,257

1. Represents Income Assistance cases that are not in receipt of any GAIN Supplementary benefits.
2. Represents all eligible cases headed by an individual between 19 and 60 years of age.
3. Child in Home of Relative: represents all children less than 20 years of age who are being maintained by a relative.
4. Represents all eligible cases headed by an individual between 60 and 64 years of age.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.23b

British Columbia

GAIN Income Assistance[1]

Number of Cases by Subprogram
and Family Type
March 1989

Family Type	Basic Assistance[2]	CIHR[3]	Age 60-64[4]
Singles	61,691	2,218	3,305
Males	42,101	1,127	1,633
Females	19,590	1,091	1,672
Families	46,887	--	1,024
Couples	3,163	--	769
Couples with dependants	8,912	--	171
Single parents	34,812	--	84
Total Cases	108,578	2,218	4,329

1. Represents Income Assistance cases that are not in receipt of any GAIN Supplementary benefits.
2. Represents all eligible cases headed by an individual between 19 and 60 years of age.
3. Child in Home of Relative: represents all children less than 20 years of age who are being maintained by a relative.
4. Represents all eligible cases headed by an individual between 60 and 64 years of age.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.23c

British Columbia

GAIN Income Assistance[1]

Number of Cases by Subprogram
and Family Type
March 1990

Family Type	Basic Assistance[2]	CIHR[3]	Age 60-64[4]
Singles	56,344	2,520	3,411
Males	38,044	1,288	1,713
Females	18,300	1,232	1,698
Families	44,100	--	933
Couples	2,924	--	703
Couples with dependants	7,716	--	167
Single parents	33,460	--	63
Total Cases	100,444	2,520	4,344

1. Represents Income Assistance cases that are not in receipt of any GAIN Supplementary benefits.
2. Represents all eligible cases headed by an individual between 19 and 60 years of age.
3. Child in Home of Relative: represents all children less than 20 years of age who are being maintained by a relative.
4. Represents all eligible cases headed by an individual between 60 and 64 years of age.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.24a

British Columbia

GAIN Supplementary Programs

Number of Cases by Subprogram
and Family Type
March 1988

Family Type	GAIN for Handicapped[1]	Age 65+ (no OAS)[2]	OAS[3]	Mixed Plans[4]
Singles	13,303	925	--	--
Males	7,213	208	--	--
Females	6,090	717	--	--
Families	2,726	711	230	123
Couples	1,339	645	161	120
Couples with dependants	618	52	51	3
Single parents	769	14	18	--
Total Cases	16,029	1,636	230	123

1. Represents all cases where the head has been medically certified as disabled.
2. Represents all cases headed by a person 65 years of age or over who is not in receipt of OAS.
3. Represents any case where there is at least one person in receipt of OAS plus one other person or more in receipt of GAIN for Handicapped, GAIN for Seniors or GAIN Income Assistance benefits.
4. Represents all cases in receipt of more than one type of GAIN Supplementary benefit.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.24b

British Columbia

GAIN Supplementary Programs

Number of Cases by Subprogram
and Family Type
March 1989

Family Type	GAIN for Handicapped[1]	Age 65+ (no OAS)[2]	OAS[3]	Mixed Plans[4]
Singles	13,370	891	--	--
Males	7,243	187	--	--
Females	6,127	704	--	--
Families	2,603	717	195	102
Couples	1,307	648	133	100
Couples with dependants	565	54	41	2
Single parents	731	15	21	--
Total Cases	15,973	1,608	195	102

1. Represents all cases where the head has been medically certified as disabled.
2. Represents all cases headed by a person 65 years of age or over who is not in receipt of OAS.
3. Represents any case where there is at least one person in receipt of OAS plus one other person or more in receipt of GAIN for Handicapped, GAIN for Seniors or GAIN Income Assistance benefits.
4. Represents all cases in receipt of more than one type of GAIN Supplementary benefit.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Table 4.24c

British Columbia

GAIN Supplementary Programs

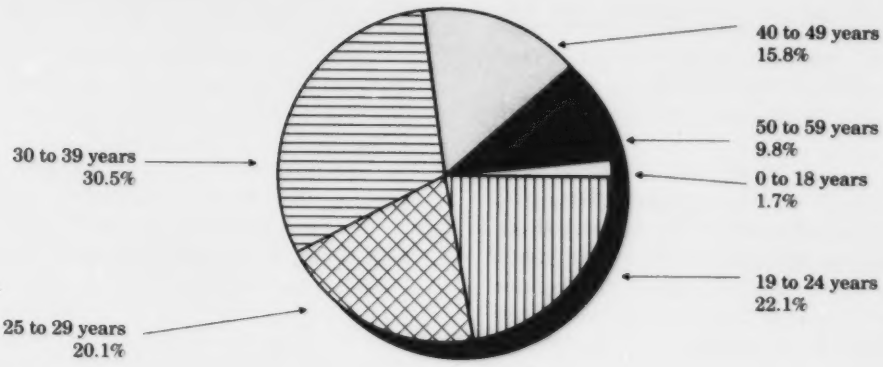
Number of Cases by Subprogram
and Family Type
March 1990

Family Type	GAIN for Handicapped[1]	Age 65+ (no OAS)[2]	OAS[3]	Mixed Plans[4]
Singles	14,091	817	--	--
Males	7,691	182	--	--
Females	6,400	635	--	--
Families	2,567	661	194	106
Couples	1,318	606	133	103
Couples with dependants	557	44	37	3
Single parents	692	11	24	--
Total Cases	16,658	1,478	194	106

1. Represents all cases where the head has been medically certified as disabled.
2. Represents all cases headed by a person 65 years of age or over who is not in receipt of OAS.
3. Represents any case where there is at least one person in receipt of OAS plus one other person or more in receipt of GAIN for Handicapped, GAIN for Seniors or GAIN Income Assistance benefits.
4. Represents all cases in receipt of more than one type of GAIN Supplementary benefit.

Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

Figure 4.26
British Columbia
GAIN Basic Income Assistance[1]
Percentage Distribution of Caseload
by Age Group of Head
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and program disparities between jurisdictions.

1. Excludes caseload data for 60- to 64-year-olds and Children in Home of Relative (CIHR).

Yukon

Social Assistance

Social Assistance in Yukon is administered by the Department of Health and Human Resources through its regional offices in the eight larger residential centres, with part-time workers located in four smaller municipalities. The legislative authority for this program is the *Social Assistance Act* and Regulations.

Eligibility

General

In general terms, conditions of initial and continuing eligibility in Yukon are accurately represented in the Overview to this chapter. However, unemployed employable applicants may be required to prove that they have resided in Yukon for at least 12 months – or that they have worked for at least three of the last 12 months – to qualify for regular assistance; emergency or repatriation assistance only may be granted where such residence and work requirements are not met. Since January 1989, an applicant or recipient who is taking care of one or more of his or her own preschool children is not required to seek employment as a condition of eligibility.

Applicants may be deemed to be "permanent exclusions from the labour force" where they are between 19 and 64 years of age and medically certified as permanently and totally unemployable by reason of age, chronic disease or illness, or physical or mental impairment. In addition, persons who are in receipt of federal OAS benefits or who have reached the age of eligibility for OAS are automatically considered in this category. Permanent exclusions from the labour force are entitled to special asset and income exemptions and supplementary assistance.

Financial Eligibility

Social Assistance may be granted to applicants whose income and assets are not sufficient to meet their ongoing basic needs, and those of any dependants, provided that all other potential sources of support have been explored without success. Assistance may also be granted where applicants' resources are equal to their regular needs but insufficient to meet the cost of special requirements or unexpected situations. In the case of applicants who are self-employed or working on a full-time basis, however, no Social Assistance is to be granted until all income, assets and credit have been exhausted, except in cases of extreme financial hardship.

Assets

Social Assistance liquid asset exemption levels vary according to the applicant's case category; respective levels for the major client categories appear below.

Permanent exclusions from the labour force	
single person	$1,500
couple, both permanent exclusions	2,500
Single parents	
family unit (basic exemption)	1,500
plus, for each dependent child under 19 years of age	300
Unemployed employables (anticipated duration on assistance less than 90 days)	
single person	100
person with dependants	200
Unemployables (anticipated duration on assistance 90 days or more)	
single person	500
person with dependants	1,000

An additional exemption of up to $1,500 is allowed for each "permanent exclusion from the labour force", or for a single parent, or a dependent child under 19 years of age, where such amount has been placed irrevocably in trust for future funeral or burial expenses or if, in the case of a dependent child, the amount is not available for distribution or if maintenance payments from such fund are made in accordance with the Regulations.

Liquid assets include cash on hand, in a bank or other institution, the immediate realizable value of stocks, bonds or other securities, mortgages, agreements for sale, and wills or other settlements.

Income

In the determination of eligibility for social assistance and the amount of entitlement, the total net income from full-time employment (i.e., over 20 hours per week) is considered as an available resource. As an incentive to join the permanent labour force, Social Assistance clients who accept full-time employment are provided with a supplementary allowance of $50 per month to cover clothing and transportation. Applicants must qualify for Social Assistance prior to this amount being added to their budget.

The earnings exemption allowed on net income from casual or part-time employment is equal to the greater of:

i) 50% of the net casual or part-time earnings of the applicant, spouse and dependent children not attending school, but not

exceeding 25% of the household's basic assistance entitlement; or

ii) a monthly exemption of $5 per person in the household, up to a maximum exemption of $15.

Involuntary deductions such as CPP and UI premiums, and reasonable transportation costs to and from work are deducted from gross earnings from casual or part-time work to determine the net earned income against which the above exemptions may be applied.

In the case of persons deemed to be permanent exclusions from the labour force, a monthly amount of $25 for a single person or $50 for a married couple from the sale of handicrafts, hobby materials or use of special talents may be allowed as an income exemption.

For treatment of other income, refer to the Overview.

Benefits

Social Assistance entitlement is calculated according to rate scales for individual items of basic need. Food and clothing allowances are based on the number of beneficiaries in a household; two rate scales are used for each of these basic items in order to reflect cost-of-living disparities between the larger municipalities and the more remote communities. Fuel, utilities and incidentals (personal and household needs) are paid according to the size of the household, while maximum shelter allowances are determined by the type of household (single person or family) and what is included in actual shelter costs (basic rent or furnished with utilities). A homeowner's allowance may be paid to cover additional costs related to ownership or purchase of a home, provided that the total shelter-related allowance does not exceed the rental allowance that would be provided otherwise.

It should be noted that any or all of the maximum allowances stipulated in the Regulations for items of basic need may be exceeded if extreme hardship would result otherwise; depending on the item of need involved and the circumstances of each case, prior authorization for such supplementary amounts is required from the field worker, the Director of Social Assistance or both.

A flat-rate monthly Territorial Supplementary Allowance (TSA) is added to the basic assistance entitlement of each person who is a permanent exclusion from the labour force; this allowance is further increased where the eligible person is in receipt of the federal Guaranteed Income Supplement. The TSA is payable in addition to benefits under the Income Supplement Program for Seniors (see Chapter 2).

In February 1989, an amendment to the Social Assistance Regulations initiated an annual review of assistance rates by the director; the review takes place in August, and a report is submitted to Management Board by September 1 with recommendations as to rate changes.

Agreement to Enhance the Employability of Social Assistance Recipients.

It is anticipated that an agreement similar to those in other provinces will be signed in the 1991-92 fiscal year.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1989-90 fiscal year were $2,189,000.

Table 4.25

Yukon

Social Assistance

Number of Cases by Family Type
and Number of Recipients
as of End of Quarter
March 1988 to March 1990

Family Type	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Cases									
Singles[1]	281	266	209	227	266	276	191	264	316
Families	248	199	173	176	214	188	187	223	234
Couples	104	83	--	66	88	65	61	84	91
Single parents	144	116	--	110	126	123	126	139	143
Total Cases	529	465	382	403	480	464	378	487	550
Recipients[e]	1,057	894	752	775	925	859	776	938	1,005

1. Includes aged, child with relative and transients.

Note: Caseload data are not comparable interprovincially because of definitional and caseload disparities between jurisdictions.

Northwest Territories

Social Assistance

The Department of Social Services is responsible for the administration of the Social Assistance Program in the Northwest Territories through a network of four regional offices, four area offices and 42 local offices; the legislative authority for the program is the *Social Assistance Act* and Regulations.

Eligibility

General

Social Assistance may be granted to a "person in need", which includes any person who, by reason of inability to obtain employment, loss of principal family provider, illness, disability, age or other cause of any kind, is found to be unable to provide adequately for his or her needs and those of any dependants. Since August 1989, an applicant who is entitled to maintenance under the *Maintenance Orders Enforcement Act* is required, as a condition of eligibility for social assistance, to assign the maintenance order to the director. General eligibility criteria outlined in the Overview to this chapter apply to Social Assistance recipients in the Northwest Territories.

Financial Eligibility

Social Assistance may be granted where an applicant has a budget deficit (where needs exceed financial resources) or a budget surplus that is insufficient to cover the cost of an item of special need or an emergency situation.

Assets

In the determination of financial resources considered as available for current maintenance of the applicant and any dependants, persons applying for Social Assistance are not allowed any exemption on liquid or other assets except where such assets should not be converted into cash for sound social or economic reasons.

For elderly persons residing in nursing homes, homes for special care or other residential institutions, asset exemption levels are $1,000 for a single person and $1,500 for a married couple.

Liquid assets are defined as cash, bonds, debentures, stocks, the beneficial interest in assets held in trust and available to be used for maintenance and any other asset that can be converted readily into cash.

Income

The net salary and wages of an applicant or recipient are considered as financial resources in the determination of eligibility for social assistance. However, as an incentive to take and hold employment, the first $50 (single person) or $100 (family head) monthly is totally exempt from such calculations.

For treatment of other income, refer to the Overview.

Benefits

The total budgetary requirements of a household are calculated in accordance with specific allowance levels for individual items of basic need (food, clothing, shelter – including fuel and utilities – and household and personal needs). Clothing allowances are based on the number of beneficiaries in the household, while food allowances consider the household's size and its geographic location, with higher grocery allowances paid in more remote settlements. Shelter is paid at actual cost up to maximum levels for individual communities, and the actual cost of fuel and utilities is covered. A homeowner's allowance is granted to persons who own or are purchasing their own home, provided that the total of any shelter-related assistance does not exceed any rental allowances that would be paid to the household otherwise. Personal and household allowances are usually payable only to cases in receipt of long-term assistance (i.e., longer than three months), except in cases of extreme financial hardship.

An Incidental Allowance of $125 monthly is included as an item of basic maintenance in calculating the ongoing needs of any person who is unemployable due to a physical or mental impairment or is over the age of 60 and qualifies for assistance.

All maximum allowance levels for basic and special needs may be exceeded where the social worker or Director of Social Assistance (depending on the item of need and the circumstances of each case) deems that extreme hardship would result otherwise.

Social assistance benefit levels are indexed on an ad hoc basis by territorial officials.

Agreement to Enhance the Employability of Social Assistance Recipients

In June 1987, the federal government (NHW and EIC) and the Northwest Territories (departments of Social Services and Education) signed a two-year agreement to increase job and training opportunities for social assistance recipients. Under the agreement, each level of government committed $1.5 million over a two-year period; the agreement was extended to 1990-91 at the same level of $1.5 million total per

annum. The Job Development and Job Entry programs of the Canadian Jobs Strategy are the primary vehicles for integrating social assistance clients into the labour force. A target participation level of 20% was set for each program in addition to the diverted funds allocation.

Benefit Expenditures

Benefit expenditures on Social Assistance during the 1989-90 fiscal year were $20,524,000.

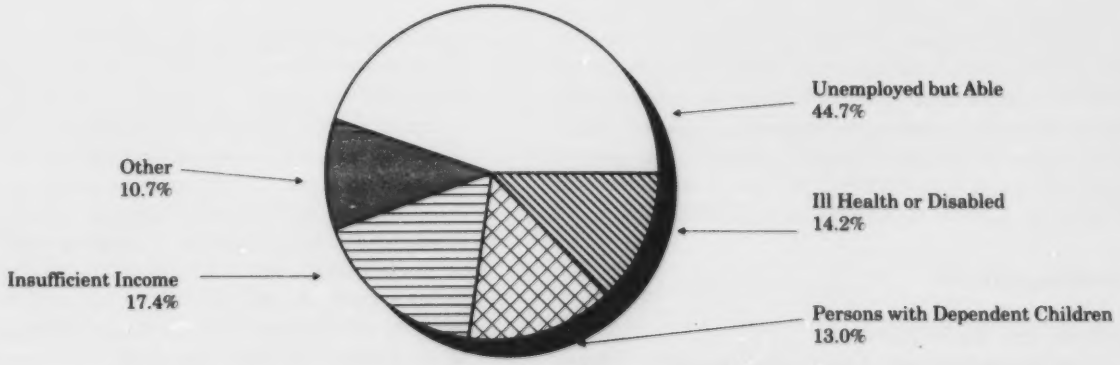
Table 4.26
Northwest Territories
Social Assistance
Number of Cases and Recipients
as of End of Quarter
March 1988 to March 1990

	March 1988	June 1988	Sept. 1988	Dec. 1988	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990
Cases	3,022	3,003	2,857	3,274	3,182	3,126	2,785	3,399	3,378
Recipients[1]	9,341	8,995	8,604	9,722	9,353	8,946	8,182	9,958	9,614

1. "Recipients" refers to the number of cases and their dependants.

Note: Caseload data are not comparable interprovincially because of definitional and caseload disparities between jurisdictions.

Figure 4.27
Northwest Territories
Social Assistance
Percentage Distribution of Caseload
by Reason for Assistance
March 1990



Note: Caseload data are not comparable interprovincially because of definitional and caseload disparities between jurisdictions.

Provincial Taxation and Shelter Assistance Programs

This chapter describes provincial programs that assist low-income individuals and families in meeting the costs of property and school taxes, rental costs and the general cost of living. Property and school taxes may be reduced either by direct cash payments provided through grants and rebates or by exemptions and credits applied against taxes due. In certain provinces, renters may receive a comparable benefit to offset that portion of their rental payments applied against taxes. Some of these benefits may be claimed on the income tax form, whereas others require application to the administering department. In most cases, entitlement is based on costs incurred relative to available family income.

This chapter also describes programs assisting handicapped persons in New Brunswick and British Columbia in meeting their shelter costs.

Many of the programs described below provide benefits based on eligibility during a tax or calendar year. Due to the various administrative and accounting systems, benefits may be issued in a subsequent tax or fiscal year. This type of situation has been noted, where possible.

Programs targeted to seniors are discussed separately in Chapter 2. This report does not discuss: the various types of social housing available in all provinces under the *National Housing Act*; home repair, renovation, or adaptation programs; assisted home ownership programs geared toward low-income individuals and families; and tax reductions that are an integral part of the provincial tax structures.

Newfoundland

School Tax Exemption

A person 65 years of age or over is exempted from paying local school taxes (either the poll tax or property tax) except where property is not used exclusively as the residence of that person. Persons under 18 years of age and those in full-time attendance at a recognized educational institution are unconditionally exempted from paying local school taxes. In addition, low-income persons and families may also benefit from this exemption. For the 1990 tax year, a single person whose annual income does not exceed $7,000 is exempted; in the case of a family, an additional income exemption of $2,000 for the spouse, $900 for each dependent child 16 years of age or over and $500 for each dependent child under 16 years of age is added to this amount. However, where the income of a spouse, dependent child or both is greater than $400, the excess amount is deducted from the increased exemptions. Income is equal to all earned and unearned income received during the year, excluding Family Allowances and any rent allowance received under the *Social Assistance Act*. This program, which began in 1974, is administered by the Department of Education through 22 School Tax Authorities under the *Local School Tax Act*.

Beneficiaries:	1988 tax year	n/a
Benefit Expenditures:	1988 tax year	n/a

Prince Edward Island

Residential Property Tax Credit

Under this program, property owners receive a tax credit of $0.10 per $100 of assessment on their owner-occupied residential property. "Residential property" means buildings or portions thereof used and occupied on a permanent basis as single or multi-unit dwelling accommodation. Owners residing in a multiple-unit building receive a partial credit based on the portion that is owner-occupied. The credit is reflected in the annual tax bill. This program, which started in 1980, is administered by the Department of Finance under the *Real Property Tax Act*.

Beneficiaries:	1989-90	39,000 properties
Benefit Expenditures:	1989-90	$1,800,000

Provincial Tax Credit

The program provides an automatic annual credit of $0.75 per $100 of assessment on all non-commercial property owned by a resident person or resident corporation. A person is considered to be a resident if he or she resides in the province for 183 or more consecutive days each year. A corporation is a resident corporation if 50% of its voting shares are held by resident persons. The Provincial Tax Credit is administered by the Department of Finance under the *Real Property Tax Act* and became effective in January 1987.

Beneficiaries:	1989-90	64,000 properties
Benefit Expenditures:	1989-90	$7,900,000

New Brunswick

Residential Property Tax Credit

Under this program, property owners occupying their principal residence as of January 1 of the taxation year may receive a tax credit with respect to their residence. The tax credit is equal to $1.50 per $100 of assessment in cities, towns and villages and $0.85 per $100 assessment in local service districts and unincorporated areas. The amount of land to be included for tax credit purposes is a single residential lot, up to a maximum of 0.5 hectares. Single-family residences, including new homes under construction, receive 100% of the credit; multi-unit buildings qualify for a credit based on the portion that is owner-occupied. A partial credit may also be granted to the purchaser with respect to properties purchased during the tax year, provided no credit was previously granted. This program, which was legislated in 1974, is administered by the New Brunswick Geographic Information Corporation under the *Residential Property Tax Relief Act*.

Beneficiaries:	1989-90	179,410 households
Benefit Expenditures:	1989-90	$112,777,000

Assistance for the Reduction of Rental Costs (ARC)

Senior citizens 60 years of age or over and physically or mentally disabled persons 19 years of age or over may apply for non-taxable rental assistance. To be eligible for ARC, the applicants must reside in a self-contained apartment in the private rental market and have a valid New Brunswick Medicare Card number; as well, assets of the individual or couple must not exceed $15,000. In addition, disabled persons require certification by the Medical Advisory Board established under the *Social Welfare Act*. Levels of assistance granted to a person or couple are on a sliding scale based on the gross family income and the amount of rent paid.

Since August 1984, maximum assistance levels are $150 per month for a single person whose gross monthly income does not exceed $300 and whose rent is $275 (maximum claimable rent) or more, or $169 per month for a couple whose combined gross monthly income does not exceed $300 and whose rent is $300 or more. Minimum assistance of $10 monthly is payable to a single person paying maximum claimable rent whose income is $900, or to a couple paying maximum claimable rent whose income is $990.

The program started in 1978 and is administered by the Department of Income Assistance under the *Social Welfare Act*.

Beneficiaries:	March 1990	1,632 households (1,380 elderly, 252 disabled)
Benefit Expenditures:	1989-90	$984,000 ($300,000 disabled $684,000 seniors)

Residential Property Tax Allowance Program

A homeowner who occupies a property as his or her principal year-round residence is eligible for the tax allowance if:

i) the applicant is not 65 years of age, his or her gross income for the previous year did not exceed $9,500 and the income of the cohabiting person did not exceed $9,500; or

ii) the applicant or co-owner is 65 years of age or older (prior to year of application); eligibility is based on age and not income.

The allowance is calculated using the residential tax credit portion of assessment times all applicable tax rates, up to a maximum of $200. Applications must be submitted each year by September 30.

This program was introduced in 1987 (based on income only) and was extended to seniors in 1989. It is administered by the New Brunswick Geographic Information Corporation under the *Residential Property Tax Relief Act*.

Beneficiaries:	1989-90	40,599
Benefit Expenditures:	1989-90	$7,200,000

Quebec

Property Tax Refund* (*Remboursement d'impôts fonciers*)

Residents of Quebec may apply for this credit on their provincial income tax declaration forms. The credit is available to both homeowners and tenants with respect to property taxes levied by a municipal corporation and a school corporation for their fiscal year beginning in the previous taxation year. Landlords are required to provide tenants with a receipt of taxes paid in respect of their rent. Persons who have no provincial tax payable must file a return in order to claim the credit. The credit is either included with any tax refund (where applicable) or used to reduce any income tax owed. For the 1990 taxation year, the credit is equal to 40% of eligible property taxes up to a maximum of $1,150 minus 2% of the net income of the household for the purpose of the rebate; the maximum credit is $460 per household. "Eligible property taxes" represent the property taxes that have been paid in excess of the basic needs included in the personal exemptions. For the 1990 tax year, the amount equivalent to basic needs is set at $260 for the applicant and where applicable, the spouse. Dependent children are no longer considered in this calculation.

Any person who is eligible for the credit who is also in receipt of the federal Guaranteed Income Supplement (GIS) will receive an addition to his or her Property Tax Credit; for the 1990 tax year, this amount is $100. Where the recipient's spouse also receives GIS or a Spouse's Allowance, the spouse will also receive an additional $100.

This program, which began in 1979, is administered by the Ministry of Revenue (*ministère du Revenu*) under the *Real Estate Tax Refund Act (Loi sur le remboursement d'impôts fonciers)*.

Beneficiaries:	1989 tax year	675,819 households
Benefit Expenditures:	1989 tax year	$ 129,112,000

*This program is referred to as the Real Estate Tax Refund in the provincial legislation.

Ontario

Ontario Tax Credits

The Ontario Tax Credit system provides tax relief and redistributes tax revenues to Ontario residents under 65 years of age with low or moderate incomes. These credits are claimed on the mauve form included in the federal income tax package. The credits consist of: the Property Tax Credit, Sales Tax Credit, Political Contribution Tax Credit, and the Ontario Home Ownership Savings Plan (OHOSP) Tax Credit.

Calculation of the Property, Sales and OHOSP Tax Credits is based on family income, which includes the net incomes of the taxpayer, spouse and any supporting person. Family income also includes net federal supplements, social assistance payments and workers' compensation payments. The Property and Sales Tax Credits may be claimed by either spouse but not both. This spouse must also claim the Sales Tax Credit for any dependent children. Calculation of the Property and Sales Tax Credits is as follows.

i) The Property Tax Credit equals the sum of – occupancy cost (actual property taxes paid or 20% of rental costs incurred during the year) to a maximum of $250 and 10% of the occupancy cost.

ii) The basic Sales Tax Credit is $100 per adult and $50 per dependent child.

To determine the net Property and Sales Tax Credit, the total of the Property and Sales Tax Credits is reduced by 2% of the net family income in excess of $4,000. The maximum credit is $1,000.

The Ontario Tax Credits are included with income tax refunds or serve to reduce income taxes owed. Persons who have no federal or provincial taxes payable must still file an income tax return in order to receive these credits.

The Property Tax Credit was introduced in 1972; the Sales Tax Credit in 1973; the Political Contribution Tax Credit in 1975; and the OHOSP Tax Credit in 1988. This program is funded by the Province of Ontario and administered by Revenue Canada. The legislative authority is the *Income Tax Act* (Ontario).

Beneficiaries:	1989-90	1,800,000 taxfilers (est.)
Benefit Expenditures:	1989-90	$378,000,000 (est.)

Manitoba

Property Tax Credit

This credit is delivered to individuals through the income tax and municipal property tax systems. It is designed to provide income-related property tax assistance to homeowners and tenants. Benefits are the lesser of the maximum benefit, described below, or the property taxes payable on the principal residence.

The maximum benefit under this program is $525 generally, or $625 for claimants over age 65. The maximum benefit is reduced by 1% of net income to a minimum of $325. That is, for all claimants (under age 65) whose net family income is $20,000 or more, the benefit is $325.

For residents of single dwelling homes, property taxes payable on the principal residence are the gross property taxes shown on property tax statements. For resident owners of multiple dwelling units, property taxes must be prorated. For tenants, 20% of rental payments are deemed to be the equivalent of property taxes.

Resident owners of single family homes receive their minimum entitlement (usually $325) immediately as a deduction on their municipal property tax statements. The benefit delivered in this way is known as the Resident Homeowner Tax Assistance. Municipalities are reimbursed for the full value of the deductions allowed on property tax statements.

Benefit levels and the calculation have not changed since 1981. The credit is calculated on a form included with the income tax returns filed by individual Manitobans. Amounts already received by homeowners through the Resident Homeowner Tax Assistance, Shelter Allowance for Elderly Renters, or Shelter Allowance for Family Renters (SAFFR) are deducted from the entitlement calculated on the income tax return. The net benefit is added to the income tax refund, or used to reduce income taxes that would otherwise be payable. Various elements of the Property Tax Credit are administered by Revenue Canada, municipal governments, and the Manitoba Department of Finance. The program is funded by the Manitoba Department of Finance under the *Income Tax Act* (Manitoba).

Beneficiaries:	1989 tax year	456,000
Benefit Expenditures:	1989 tax year	$161,900,000

Shelter Allowances for Family Renters

Low-income families with dependent children may apply for this non-taxable monthly allowance to offset rental costs. Eligible rental costs that exceed 25% of a family's income may be subsidized up to 90% by the program. Families in receipt of Social Allowances (see Chapter 4) or residing in government-subsidized housing are ineligible for SAFFR benefits. Since July 1984, the maximum monthly allowance of $150 is payable where:

i) for one parent and one child, rent is $350 per month (maximum claimable rent) or more and monthly income does not exceed $720;
ii) for a three-person family, rent is $375 per month (maximum claimable rent) or more and monthly income does not exceed $810; or
iii) for four or more persons, rent is $400 per month (maximum claimable rent) or more and monthly income does not exceed $900.

The benefit period for the program is from July 1 to June 30 of the following year. The amount of assistance is reduced as income increases and rent decreases in proportion to income. All SAFFR benefits must be deducted from the amount of Manitoba Property Tax Credit to which the family is entitled. This program, which began in 1981, is administered by Manitoba Housing under *The Housing and Renewal Corporation Act*.

Beneficiaries:	1989-90	1,934 families
Benefit Expenditures:	1989-90	$1,569,000

Cost of Living Tax Credit

Low-income persons may apply for this credit on the federal income tax form to reduce the amount of taxes payable. For the 1990 taxation year, the credit is calculated by adding the following fixed credits applicable to the taxpayer's circumstances and subtracting from the sum 1% of Family Net Income.

Single	$190
Married or Equivalent	190
Age or Disability	110
Dependant under 18	25
Disabled Dependant over 18	60

A joint claim is optional and subject to agreement by both spouses. This program, which began in 1974, is administered by Revenue Canada and funded by the Manitoba Department of Finance under the *Income Tax Act* (Manitoba).

Beneficiaries:	1989-90	370,000 claimants (estimate)
Benefit Expenditures:	1989-90	$72,700,000

(NOTE: The above data are in respect of the 1988 taxation year.)

Manitoba Education Tax Reduction Program for Farmers

The program was discontinued effective January 1990.

Beneficiaries:	1989-90	n/a
Benefit Expenditures	1989-90	$15,852,000

Saskatchewan

Saskatchewan Tax Reductions

Low-income Saskatchewan residents may claim these reductions on their federal income tax form to reduce their net provincial taxes payable. For the 1990 tax year, the program has five components:

i) $200 sales tax reduction;
ii) $300 tax reduction for homemakers;
iii) $200 tax reduction per child (18 years of age or younger);

iv) $500 tax reduction for the first child of a single parent; ($200 for each subsequent child); and
v) $200 tax reduction for senior citizens.

The claimant adds together the relevant components to arrive at the maximum possible reduction. The maximum reduction applies if the claimant's net annual income is less than or equal to $10,000. The reduction is non-refundable: if income tax payable is less than the maximum reduction, the applicable reduction equals the income tax payable. Where income is greater than $10,000, the maximum is reduced by 5% of the difference between net income and $10,000.

This program, which began in 1975, is administered by Revenue Canada and funded by the Saskatchewan Department of Finance under the *Income Tax Act* (Saskatchewan).

Beneficiaries:	1990	350,000 taxfilers (estimate)
Benefit Expenditures:	1990	$52,000,000 (estimate)

Alberta

Remote Area Heating Allowance

Residents of Alberta who do not have access to natural gas may apply for a partial, non-taxable rebate of their heating costs incurred during a given calendar year. A rebate of up to 25% of the cost of up to 18,185 litres of propane or 12,275 litres of heating oil (or a proportionate combination) is available. Original invoices must accompany any application. Applicants have two years from the date of the fuel purchase to submit an application. This program, which began in 1980, is administered by Alberta Transportation and Utilities under the *Natural Gas Rebates Act*. The program has been extended to December 31, 1990.

Beneficiaries:	1989-90	4,000 Albertans
Benefit Expenditures:	1989-90	$833,000

British Columbia

Land Tax Deferment Program

Senior citizens, widows, widowers and certain handicapped homeowners may defer property taxes on their ordinary place of residence. Taxes remaining after deduction of the Home Owner Grant may be deferred until the property ceases to be the deferree's principal residence.

Simple interest is charged on the deferred taxes at a rate of 9¾% adjusted semi-annually by the Ministry of Finance and Corporate Relations, which has administered the program since its introduction in 1974.

Beneficiaries:	March 1990	3,662 homeowners
Benefit Expenditures:	1989-90	$22,794,000 (represents cumulative amount of deferred taxes plus interest)

Home Owner Grant

Homeowners and lessees with registered long-term interests in the residential property they occupy as their principal residence may apply for this grant to reduce the amount of property taxes payable. Persons eligible to apply include:

i) homeowners, for their principal residence only;
ii) tenants of co-operative housing apartments;
iii) lessees with registered leases of a minimum term of 99 years;
iv) eligible occupants of residential housing co-operatives or multi-dwelling leased land (such leases need not be long term); and
v) persons having handicapped relatives residing on the property.

The amount of the home owner grant varies depending on the level of property taxes and the classification of the homeowner. For 1990, the Basic Grant comprises:

i) the regular grant of up to $430, subject to a minimum tax payment of $350; and
ii) an additional grant of up to $270, to qualifying applicants meeting one or more of the following criteria:
    a) aged 65 years or over;
    b) veterans or spouses (and surviving spouses) of veterans receiving an allowance under the *War Veterans Allowance Act (Canada)* or the *Civilian War Pensions and Allowances Act (Canada)*; and
    c) persons with permanent physical disabilities requiring costly home modifications or physical assistance to enable daily functioning in the home.

The maximum basic grant to those receiving the additional grant is $700, subject to a minimum tax payment of $100.

Beginning in 1990, a supplemental home owner grant has been introduced to defray by 25% the residential school taxes that remain after deduction of the maximum basic home owner grant. The supplemental grant is limited to $1,000 and can be used to reduce the minimum property taxes otherwise

payable under the basic grant. Qualifications for the supplemental grant are the same as for the basic grant.

The Home Owner Grant Program, which began in 1957, is administered by the Ministry of Municipal Affairs, Recreation and Culture under the *Home Owner Grant Act*.

Beneficiaries:	March 1990	700,000 eligible households (estimate)
Benefit Expenditures:	1989 tax year	$296,000,000

Yukon

Home Owners' Grant

Homeowners may apply for a non-taxable grant to offset currently paid school and general taxes. To be eligible, the applicant must have owned and resided in his or her home for 184 days during the current year. For the 1990 property tax year, OAS pensioners receive an enhanced grant that is equal to $500 or three quarters of their property and school taxes, whichever is less; all other homeowners receive the lesser of either $450, one-half of property and school taxes or, where taxes are less than $200, the actual amount of taxes less $100. A minimum tax of $100 must be paid by all homeowners except senior citizens after the grant has been computed. This program, which began in 1976, is administered by the Department of Community and Transportation Services under the *Home Owners' Grant Act*.

Beneficiaries:	1989-90	3,845 applicants
Benefit Expenditures:	1989-90	$1,402,000

Northwest Territories

Home Owners' Property Tax Rebate Program

Persons who own and occupy their own homes (including mobile homes) may apply for a non-taxable rebate of 50% of municipal taxes. To be eligible, the applicant must have lived in the home for at least 184 days of the current taxation year; additionally, taxes must be paid in full by December 31 in the year in which they were levied. The maximum amount of rebate differs according to the area of residence. In Municipal Taxation Areas (cities, towns and villages, where the municipality sets and collects its own taxes), the maximum for the 1990 taxation year is $400 per household. In General Taxation Areas (where the territorial government sets the tax rate and is responsible for the collection of taxes), it is $100. This program, which began in 1981, is administered by the Department of Municipal and Community Affairs under the *Home Owners' Property Tax Rebate Act*.

Beneficiaries:	1989 tax year	2,581 homeowners
Benefit Expenditures:	1989 tax year	$897,000

Provincial Workers' Compensation Programs

Workers' compensation programs protect members of Canada's labour force and their dependants against wage loss due to occupational injury or disease and assist them with medical or other expenses. Each province and territory has legislation (introduced between 1915 and 1977, depending on the jurisdiction) regulating the administration of the program and specifying the industries that are required to provide workers' compensation coverage. Federal workers injured in the course of duties, seamen in international waters not normally covered through provincial[1] systems, and discharged inmates injured while working or training in a federal penitentiary are covered under the *Government Employees Compensation Act*; its administration is delegated to Boards and Commissions across Canada.

The Canadian workers' compensation system is based on the principles of collective liability on the part of employers and compulsory insurance for workers guaranteed by a publicly administered insurance fund. It provides a mutual insurance scheme through which the employers in a given class of industry or occupation are jointly liable for the costs of all injuries related to that class. Each classification pays a yearly assessment which is a percentage of its insurable payroll. In addition to compulsory coverage for those industries set out in legislation, there is provision in all provinces for elective coverage of other industries, at the discretion of the WCB[2] administering the program.

The WCBs responsible for overseeing the system are autonomous agencies of provincial governments and are responsible for the administration of their respective acts. The primary role of the WCBs is the adjudication of whether or not and to what extent a worker is eligible for compensation. This enquiry process is carried out directly with the worker or dependants, the affected employers, treating agencies and others from whom information is required. Coverage by a WCB automatically precludes legal action by the worker against the employer for work-related disability. The WCBs are also responsible for accounting, data processing, medical aid, vocational rehabilitation, assessment of industries and, depending on the jurisdiction, for accident prevention and workplace inspections.

This chapter is intended as an overview; for a detailed explanation of the various provisions of each provincial program, readers are advised to contact the provincial WCBs.

Eligibility

General

Originally, workers' compensation covered only those industries considered to be most hazardous. Gradually, coverage expanded to include the majority of occupations. Presently 70% to 90% of the labour force, depending on the jurisdiction, is insured through the system.

All employees (both full- and part-time) of insured industries are eligible for benefits when they have been injured on the job or have become victims of an occupational disease. When illness (occupational disease) is recognized as originating in the workplace, it is compensated as though it were a work-related injury.

The only conditions under which compensation may not be payable are where the worker is disabled for less than a stated period or where the injury is attributable solely, or primarily, to the willful misconduct of the worker and does not result in death or serious disability. In addition, a worker may be required to undergo a medical examination ordered by the WCB to determine the extent of injury; rights to compensation may be suspended if such an examination is refused. All injured workers are encouraged to undertake any necessary physical and

1 In all instances, the terms "provincial" and "provinces" have been used to refer to both provinces and territories.
2 "WCB" is used to refer to all Workers' Compensation Boards and Commissions in Canada.

vocational rehabilitation and to obtain suitable employment as soon as they are able.

Most Canadian jurisdictions have eliminated the traditional waiting period in favour of entitlement commencing on the day following injury but with no benefit payable for the day of or balance of the day on which injury occurs. This is the basis for benefits in British Columbia, Saskatchewan, Manitoba, Northwest Territories and the Yukon. In Newfoundland, Ontario and Alberta, employers are required to pay the worker's wages for the day of the injury and, where disability continues beyond that day, compensation is payable from the day following the accident. Nova Scotia imposes a three-day waiting period; however, if the disability continues beyond this period, compensation is payable from and including the day of the accident. In Quebec, the employer must pay the worker for the day of injury; the employer must also pay the injured worker the legislated amount of compensation for the first 14 days after the injury. This amount is refunded by the WCB if the claim is allowed; if it is disallowed, the worker must reimburse the WCB for the full amount with the employer subsequently being allowed a credit of the full amount. In both Prince Edward Island and New Brunswick, compensation becomes payable on the day of injury if the disability extends beyond that day. If the worker is disabled only for the day of the accident, no compensation is paid. In all jurisdictions, medical aid is immediately available to an injured worker regardless of the waiting period for cash benefits.

Financial Eligibility

Compensation rates are based on the earnings of the injured worker at the time of the accident, up to the legislated maxima; in some jurisdictions, however, the worker may substantiate a higher annual income and include any Unemployment Insurance (UI) benefits received for the 12-month period immediately preceding the injury. Although benefits are reduced by the amount of any Canada Pension Plan (CPP) disability entitlement in some jurisdictions, no other assets or sources of income are considered.

Benefits

Injured workers may receive one or a combination of the following types of benefits: cash compensation, medical aid or rehabilitation services. Cash compensation may be payable to the injured worker in respect of a temporary or permanent disability, and to surviving dependants in the case of the worker's death. In all jurisdictions, payments are non-taxable. In most jurisdictions, ongoing payments are made every second week or monthly.

Compensation levels are based upon a proportion of the worker's insurable earnings prior to the accident, the extent and duration of the disability or both. Increasingly, WCBs are considering the worker's earning capacity after the injury in conjunction with, or instead of, basing compensation on disability. Until a few years ago, extent and duration of disability were the sole considerations for compensation. These two factors are determined through medical examination and disability rating schedules maintained by the WCBs, while the proportion of insurable earnings is legislated for each jurisdiction. In Prince Edward Island, Manitoba, British Columbia and the Yukon, wage loss compensation is based upon 75% of the worker's average pre-accident gross earnings. All other jurisdictions base compensation on 90% of the worker's net pre-accident earnings.[1] The above-mentioned percentages of earnings are applied in cases of both temporary and permanent disability awards and, in some jurisdictions, of benefits to surviving dependants. In all cases, a ceiling is placed on the annual amount of earnings considered to be insurable for the worker; however, these maxima vary considerably among provinces. Table 6.1 presents maximum insurable earnings and benefit levels as well as the basis for calculation of wage loss compensation (for both total and partial disability) for all provinces.

Cash Compensation

Temporary Disability Compensation

In all provinces except Quebec and Ontario, medical examinations and disability rating schedules assess whether a temporary impairment is partially or totally disabling to the worker.[2] The amount of compensation is then determined according to legislated guidelines and subject to specified maxima. In cases of temporary total disability, payments are based upon 75% of gross average earnings, 90% of net earnings or 90% of net earnings loss, depending on the jurisdiction. In several jurisdictions, some compensation awards are reduced by CPP disability benefits; this reduction usually applies after receipt of

1 "Net earnings" refers to wages after deductions for income tax, CPP and UI.

2 In Quebec, such a distinction does not exist. Unless the injury does not make the worker incapable of doing his or her job, the worker is always entitled to full benefits. In Ontario, a worker may continue to receive total disability benefits, in spite of being only partially disabled, if available for suitable employment or co-operative with rehabilitation efforts.

benefits for one full year. It should be noted that recipients of temporary total disability benefits are not simultaneously entitled to UI benefits (see Chapter 8).

Temporary partial disability is compensated with a proportion of earnings based upon earning impairment, degree of disability, or a combination of the two. Newfoundland, New Brunswick, Ontario, Saskatchewan, Alberta and British Columbia base benefits on a percentage of the difference between pre- and post-accident earnings. Both territories base awards solely on the degree of disability, while the remaining provinces use a combination of the two methods in determining the amount of the cash award. The reduction in benefits for persons receiving CPP benefits, which is discussed above, also applies to cases of temporary partial disability. Temporary partial disability benefits are treated as earnings for purposes of the UI program.

Wage loss compensation is payable for the duration of earnings loss or disability, except in Saskatchewan, New Brunswick, Newfoundland, Yukon, Ontario and Quebec. In the above provinces and Yukon, all benefits are payable to age 65 at which time an annuity becomes payable. In Quebec, benefits are reduced by 25% for the first year after this date, by 50% for the second year and by 75% for the third year. Annuities are built up through contributions by the WCB, plus accrued interest earned on the contributions over the period of compensation. A person who is disabled at age 63 will receive regular wage loss compensation for two full years before such benefits are converted to an annuity.

Permanent Disability Compensation

All jurisdictions provide wage loss compensation to workers who suffer permanent total disability (as determined by medical examination and disability rating schedules); awards may be based upon 75% of gross average wages, or 90% of net earnings or of net earnings loss, depending on the jurisdiction (see "Benefits"). In addition to these payments, which are made for the duration of earnings loss or disability, Newfoundland, New Brunswick, Quebec, Ontario, Saskatchewan and Yukon provide a lump sum payment based on the degree of disability. Both wage loss and lump sum amounts are subject to specified maxima. Nova Scotia also provides a stipulated monthly amount for each child still attending school to workers suffering permanent total disability.

Compensation based on earning impairment, degree of disability or both, depending on the jurisdiction, is payable in cases of permanent partial disability. The six jurisdictions noted in the previous paragraph also provide lump sum amounts, up to certain maxima, based on degree of disability.

In Quebec, the worker's situation is reviewed two years after the date upon which he or she became capable of carrying on suitable employment other than the pre-accident employment. The purpose of this review is to ensure that compensation benefits paid to that worker remain equivalent to the difference between pre- and post-accident earnings. Three years after this initial review and every five years thereafter, compensation benefits are reviewed in the same manner. Similar reviews are conducted in other jurisdictions administering wage loss systems for permanent disability. Benefits cease when one of the following occurs: gross annual income from the new job is equal to or greater than the revalued pre-accident income, the worker reaches age 68 or the worker dies.

As with temporary compensation, all wage loss benefits for permanent disability are reduced by varying amounts of CPP disability benefits received by claimants in Yukon,[1] Saskatchewan, Newfoundland and New Brunswick. Also, the provisions described above for annuities at age 65 apply in cases of permanent disability wage loss payments.

Benefits to Surviving Dependants

In cases of the worker's death from a work-related injury or illness, dependants are entitled in all jurisdictions to cash compensation as well as payments for funeral and related expenses. Cash compensation includes a lump sum payment as well as ongoing benefits, the amount and duration of which may vary according to the age and employability of the surviving spouse as well as the number of dependent children. Prince Edward Island, Nova Scotia and both territories have established fixed amounts payable according to the circumstances of the dependants. The remaining provinces provide benefits based on a percentage of the deceased worker's earnings. In all cases, benefits are higher where there are dependent children of school age or younger.

In most jurisdictions, depending upon the age and circumstances of the surviving spouse, benefits continue until death or remarriage. Generally, upon remarriage, a lump sum equivalent to the monthly allowance for one or two years, or some other specified amount, is paid to the deceased worker's spouse. In

1 In the Yukon, it has been announced that there will no longer be any CPP offsets.

Quebec, Ontario, Saskatchewan, Alberta and Yukon, pensions to widows may continue in spite of remarriage.[1] In all jurisdictions, payments on behalf of dependent children continue regardless of the remarriage of a surviving spouse. If a child's remaining parent dies, the child becomes eligible for the benefits payable to orphans.

In Saskatchewan and Alberta, survivors' benefits are payable for a maximum of five years unless undue hardship would result. The Quebec system also provides a large lump sum (not less than $61,655). In New Brunswick, benefits are converted to an annuity (see "Temporary Disability") at age 65. Both New Brunswick and Saskatchewan reduce survivors' benefits by any CPP entitlement.

In addition to the cash benefit provisions for a surviving spouse, most jurisdictions provide vocational rehabilitation services to assist the spouse in obtaining gainful employment if this is feasible. Most jurisdictions also provide cash benefits to dependants of the deceased worker, other than the surviving spouse and children. The amount of the benefit is generally fixed by legislation or determined by the WCB. Table 6.2 outlines cash benefits payable to surviving spouses.

Indexation Provisions

There is considerable variation among the provinces regarding the adjustment of both the amount of maximum insurable earnings and of permanent disability pensions. In Manitoba, Saskatchewan and British Columbia, maximum insurable earnings are adjusted automatically each year according to the evolution of average wages. Quebec adjusts its maximum automatically on an annual basis to reflect change in the Industrial Aggregate Wages, while Ontario adjusts automatically every January 1 based on the annual change in the Consumer Price Index (CPI) in the preceding 12 months at October 31. In New Brunswick, it is based on 150% of composite industrial wages and, in Yukon, on the evolution of average wages of accident victims. This latter indicator is established by the Yukon WCB as the average weekly earnings, in the immediately preceding 12-month period, of workers who received compensation for accidents that occurred in that period. In Newfoundland, maximum insurable earnings levels are indexed annually by Order-in-Council on the basis of 250% of average industrial wages. The remaining provinces and Northwest Territories review earnings levels on an ad hoc basis and adjustments are made by legislative amendment or Order-in-Council, depending on the jurisdiction.

Indexation of permanent disability pensions in pay also varies among provinces. Nova Scotia, Quebec, Ontario, Saskatchewan, British Columbia and Yukon adjust pensions automatically based on the CPI. Manitoba and Alberta also rely on the CPI; however, adjustments are made on an ad hoc basis by legislative amendment. Newfoundland and New Brunswick base annual indexation on the evolution of wages, by Order-in-Council in the first case and as an automatic adjustment in the second. In Prince Edward Island and the Northwest Territories, changes are made by legislative amendment on an ad hoc basis.

Medical Aid

In the case of any accident, and regardless of any cash compensation, medical aid must be provided. All workplaces must be equipped to administer immediate first aid; in certain jurisdictions, the WCBs are responsible for the specification of such equipment. In addition, surgical and dental procedures, hospitalization, nursing services, medicine, prosthetic appliances (including maintenance), and the replacement and repair of dentures and eyeglasses may also be provided. Other items of care not stated in the legislation may also be made available if approved.

Where deemed appropriate, workers suffering permanent total disability may receive allowances for personal care or attendant care. In cases of permanent disability where artificial limbs are required, clothing allowances may be provided. Both of these benefits are in addition to regular wage loss compensation. There is considerable variation among the provinces regarding the amount of the allowances payable for these items.

Rehabilitation Services

The workers' compensation system also provides physical, vocational and other forms of rehabilitation services to injured workers. In fact, these services are integral to the program, as all WCBs emphasize the need to return workers to suitable employment whenever possible. In some jurisdictions, WCBs are required to prepare a personal rehabilitation plan with the worker's collaboration. Services may include vocational guidance, counselling, testing, retraining and assistance in finding gainful employment.

In New Brunswick, Quebec and Ontario, employers with 10 or more workers are required by

1 In Quebec, surviving spouses' pensions are payable for a maximum of three years following remarriage depending on the spouse's age.

law to have jobs available for placement of injured workers for up to two years in some cases.

Financing

Although workers' compensation programs are administered by boards, the system is funded entirely by employers. Compensation costs are regarded as a direct production expense. Associated risk, number of employees and the workers' earnings are factors taken into consideration in the assessment of industries. The boards establish and maintain rate groups, charging each member of a group the same rate. As of January 1990, nine jurisdictions have also instituted Experience Rating Assessment systems or pilot projects whereby merit reductions or surcharges are applied to individual members of rate groups based on the safety record of the individual employers. Large Crown corporations, governments and government-owned or licensed operations are classified as "self-insurers" and pay the actual compensation costs as well as an administration fee to the WCB in their particular jurisdiction.

Table 6.1
Provincial Workers' Compensation Programs
Wage Loss Benefits by Province/Territory
July 1990

Province/Territory	Maximum Insurable Earnings ($)	Compensation for Permanent Total Disability[1]	Maximum Monthly Benefits ($)	Minimum Monthly Benefits ($)	Compensation for Permanent Partial Disability[1]
Newfoundland	45,500	Lump sum, plus 90% of net loss of earning capacity[2,4]	2,420.64	866.00[9]	Lump sum, $1,000 - $45,500, plus 90% of net loss of earning capacity[2,4]
Prince Edward Island	23,000	75% of average pre-accident wages	1,436.40	260.00[3]	Proportion of 75% of wages, based on degree of disability or loss of earnings
Nova Scotia	36,000	90% of net earnings[2]	2,052.45	660.49[3]	Proportion of 90% of net earnings[2] based on degree of disability.
New Brunswick	35,400	Lump sum, $500 - $35,400, plus payments at 90% of net loss of earnings[2,4,6]	2,018.60[5]	982.56	Lump sum, minimum $500, based on degree of disability plus 90% of net loss of earnings[2,4,6]
Quebec	40,000	Lump sum based on worker's age ($30,828 - $61,655), plus benefits equal to the difference between 90% of the worker's salary at injury and net income from current/potential employment[2,7]	2,126.33[5]	828.94	Lump sum, as per Permanent Total Disability; calculated in proportion to the degree of disability, plus pension as per Permanent Total Disability, if needed
Ontario	38,500	90% of net average earnings[2]	2,053.74[5]	1,114.23	Proportion of 90% of net average earnings, based on degree/nature of disability; supplements possible[2]
Manitoba	36,000	75% of average pre-accident earnings	2,250.00	816.00[3]	Proportion of 75% of wages deemed sufficient by the board to compensate for physical loss; additional sums in certain circumstances
Saskatchewan	48,000	Lump sum, $1,100 - $22,600, plus payments at 90% of lost earning capacity[2,4,6]	2,515.79[5]	935.39	Lump sum, minimum $1,100, based on degree of disability plus 90% of lost earning capacity[2,4,6]
Alberta	40,000	90% of net earnings[2]	2,204.64	900.00	Proportion of 90% of net earnings based on degree of disability[2]
British Columbia	43,400	75% of average pre-accident wages	2,712.50	1,041.30	Proportion of 75% of wages, based on degree of disability

Table 6.1 (continued)
Provincial Workers' Compensation Programs
Wage Loss Benefits by Province/Territory
July 1990

Province/Territory	Maximum Insurable Earnings ($)	Compensation for Permanent Total Disability[1]	Maximum Monthly Benefits ($)	Minimum Monthly Benefits ($)	Compensation for Permanent Partial Disability[1]
Yukon	40,000	Lump sum, $1,000 - $40,000, plus payments at 75% of loss of earnings[4]	2,499.94	645.66[3,8]	Lump sum, minimum $1,000, maximum $40,000, based on percentage of disability plus 75% of loss of earnings[4]
Northwest Territories	40,000	90% of net earnings[2]	2,436.96[5]	1,100.00[3]	Proportion of 90% of net earnings, based on degree of disability[2]

1. Benefits for temporary disability, both total and partial, are calculated on the same basis as are permanent benefits; however, amounts are calculated on a weekly basis. No lump sum payments are made for temporary disability.
2. Represents a worker's gross earnings less income tax, UI and CPP or Quebec Pension Plan deductions. Reversion to 75% of gross earnings, effective January 22, 1991, in Nova Scotia, but retroactive to cases on or after July 1, 1989.
3. Or earnings, if less.
4. Compensation is subject to reduction by disability entitlement under CPP. In Saskatchewan, this applies after one year of benefits; in the Yukon, it applies after two years.
5. This amount is payable to a worker with a spouse and one dependant. Benefits may vary, depending on the worker's family size.
6. Earnings loss benefits payable to age 65; an annuity is payable thereafter.
7. As of July 1990, the amount of the lump sum for 100% disability ranged from $30,828 at age 65, to $61,655 at age 18.
8. This amount is based on four weeks.
9. The minimum rate of compensation is $200 per week or 100% of net earnings if less.

Table 6.2
Provincial Workers' Compensation Programs
Dependancy Benefits
by Province/Territory
July 1990

Province/Territory	Immediate Lump Sum ($)	Pension Benefits		Benefits Payable on Remarriage (lump sum)
		Dependent Spouse Only[1]	Dependent Spouse[1]/Two Children[2]	
Newfoundland	26,000 - 77,503	Lump sum, plus 75% of 90% of worker's net earnings, payable to age 65 or remarriage	As per "Dependent Spouse Only"; benefits payable until youngest child reaches 16th birthday	Lesser of $5,000 or one year's pension from marriage date
Prince Edward Island	500	$550 monthly	$800 monthly	$6,600
Nova Scotia	15,000	$667 monthly	$1,019 monthly	$3,410
New Brunswick	Nil	80% of worker's net earnings, less CPP[3]	As per "Dependent Spouse Only"	One year's pension in lump sum
Quebec	1,233	Lump sum ($61,655 - $120,000) plus 55% of 90% of worker's net income for a maximum of three years	As per "Dependent Spouse Only", plus $309 monthly/child	Benefits unaffected by remarriage
Ontario	24,255 - 72,766	50% of workers' net average earnings[4]	90% of worker's net average earnings until youngest child is 19[4]	Benefits unaffected by remarriage
Manitoba	1,305	Greater of 75% of worker's average gross earnings, or $816 monthly	Greater of 75% of worker's average gross earnings, or $1,184 monthly	$3,600
Saskatchewan	3,500	90% of worker's net earnings; payable for five years[5]	As per "Dependent Spouse Only" or until youngest child reaches age 16[5]	Benefits unaffected by remarriage
Alberta	1,100	90% of worker's net earnings; payable for five years[6]	As per "Dependent Spouse Only"[6]	Benefits unaffected by remarriage
British Columbia	1,602[7]	60% of 75% of worker's average earnings, less CPP benefits, not less than $672.68/month	75% of worker's average earnings less CPP benefits	Two years' pension in lump sum

Table 6.2 (continued)
Provincial Workers' Compensation Programs
Dependancy Benefits
by Province/Territory
July 1990

Province/Territory	Immediate Lump Sum ($)	Pension Benefits		Benefits Payable on Remarriage (lump sum)
		Dependent Spouse Only[1]	Dependent Spouse[1]/Two Children[2]	
Yukon	1,664	$1,189 monthly	$1,901 monthly	Benefits unaffected by remarriage
Northwest Territories	1,600	$1,100 monthly	$1,600 monthly	$13,200

1. For the purposes of this table, spouses are 50 years of age or over and not employed; benefits in some provinces are adjusted according to age and employability. Deaths are assumed to have occurred in 1990.
2. Children are considered to be 16 years of age or less. Benefits may be payable after this age, depending on the province. In Quebec, benefits for dependants are payable until age 18; Quebec also pays a sum of $11,098 to students over age 18.
3. Conversion to an annuity at age 65.
4. Any CPP surviving spouse's pension is deducted from the worker's average earnings (used as the basis of compensation).
5. Benefits payable for five years or until the youngest child reaches 16 years of age, or 21 if completing education. After one year, benefits are reduced by CPP entitlement, except where minimum benefits are paid.
6. Full benefits remain payable until the youngest child reaches age 18. If the spouse is employed or employable, benefits are gradually reduced over five years to $0.
7. A lump sum of $32,038.12 may be awarded to widows or widowers under the age of 40 years, who have no dependants.

Table 6.3a
Provincial Workers' Compensation Programs
Number of Cases Compensated by Province/Territory and Type of Injury
1987 and 1988

Province/Territory	1987				1988			
	Disabling	Non-disabling	Fatal	Total	Disabling	Non-disabling	Fatal	Total
Newfoundland	9,078	8,278	21	17,377	9,967	8,796	19	18,782
Prince Edward Island	2,064	1,793	3	3,860	2,438	2,205	0	4,643
Nova Scotia	11,144	15,537	7	26,688	25,432	13,963	28	39,423
New Brunswick	9,791	15,218	64	25,073	11,323	22,079	72	33,474
Quebec	217,159	46,598[1]	132	263,889	215,748	46,038[1]	119	261,905
Ontario	209,255	221,729	265	431,249	215,186[2]	227,654[2]	283[2]	443,123[2]
Manitoba	22,724	17,453	27	40,204	22,161	18,121	25	40,307
Saskatchewan	15,486	21,272	27	36,785	15,185	20,707	23	35,915
Alberta	47,199	10,859	101	58,159	48,253	11,358	124	59,735
British Columbia	66,729	59,610	140	126,479	74,653	72,703	162	147,518
Yukon	373	1,286	2	1,661	459[2]	1,537[2]	4[2]	2,000[2]
Northwest Territories	1,125	1,931	7	3,063	2,044[2]	1,361[2]	8[2]	3,413[2]
Total	612,127	421,564	796	1,034,487	642,849	446,522	867	1,090,238

1. Includes only those claims for which $100 or more in medical assistance was provided.

2. The 1988 data for Ontario, Yukon and Northwest Territories are preliminary.

Table 6.3b
Provincial Workers' Compensation Programs
Number of Cases Compensated[1] by Province/Territory and Type of Injury
1989

Province/Territory	1989			
	Disabling	Non-disabling	Fatal	Total
Newfoundland	13,255	8,364	27	21,646
Prince Edward Island	2,448	2,149	4	4,601
Nova Scotia	29,407	19,144	23	48,574
New Brunswick	12,402	28,968	8	41,378
Quebec	219,063	32,335[2]	159	251,557
Ontario[3]	214,446	202,770	301	417,517
Manitoba	21,611	17,573	20	39,204
Saskatchewan	13,797	19,486	36	33,319
Alberta	47,407	10,508	107	58,022
British Columbia	80,871	72,499	175	153,545
Yukon[3]	221	1,250	1	1,472
Northwest Territories[3]	1,575	1,965	8	3,548
Total	656,503	417,011	869	1,074,383

1. Data are preliminary.
2. Includes only those claims for which $100 or more in medical assistance was provided.
3. Data have been estimated.

Table 6.4a
Provincial Workers' Compensation Programs
Benefit Expenditures
by Province/Territory and Type of Benefit[1]
1987
($000s)

Province/Territory	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total[2]
Newfoundland	19,310	9,304	12,941	37	41,592
Prince Edward Island	2,835	2,452	1,702	2	6,991
Nova Scotia	27,991	25,230	14,511	12	67,744
New Brunswick	17,839	13,506	18,759[4]	15	50,119
Quebec	462,190	335,016	156,099	532	953,837
Ontario	593,000[3]	501,000	372,000	--	1,466,000
Manitoba	39,056	23,213	25,831	22	88,122
Saskatchewan	40,862	22,088	23,445[3]	--	86,395
Alberta	138,591	125,697	49,694	271	314,253
British Columbia	139,691	108,248	70,885	460	319,284
Yukon	828	1,840	374	12[4]	3,054
Northwest Territories	1,487	4,470	3,323	10	9,290
Total[2]	1,483,680	1,172,064	749,564	1,373	3,406,681

1. Claimants may receive more than one type of benefit.
2. Totals may not add due to rounding.
3. Funeral expenses are included in this figure.
4. Figure is an estimate.

Table 6.4b
Provincial Workers' Compensation Programs
Benefit Expenditures
by Province/Territory and Type of Benefit[1]
1988
($000s)

Province/Territory	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total[3]
Newfoundland	26,206	9,310	18,563	38[5]	54,117
Prince Edward Island	3,304	2,058	2,239	4	7,605
Nova Scotia	35,497	18,064	17,223	2	70,786
New Brunswick	21,870	13,807	16,625[5]	27	52,329
Quebec	465,571	331,162	155,479	520	952,732
Ontario[2]	677,000[4]	529,000	422,000	--	1,628,000
Manitoba	42,516	25,765	23,524	24	91,829
Saskatchewan	58,346	23,702	22,318[4]	--	104,366
Alberta	139,953	122,697	51,858	286	314,794
British Columbia	159,021	126,127	84,011	737	369,896
Yukon[2]	1,384	1,020	839	12[5]	3,255
Northwest Territories[2]	1,615	6,676	1,262	9	9,562
Total[3]	1,632,283	1,209,388	815,941	1,659	3,659,271

1. Claimants may receive more than one type of benefit.
2. Data for Ontario, Yukon and Northwest Territories are preliminary.
3. Totals may not add due to rounding.
4. Funeral expenses are included in this figure.
5. Figure is an estimate.

Table 6.4c
Provincial Workers' Compensation Programs
Benefit Expenditures[2]
by Province/Territory and Type of Benefit[1]
1989
($000s)

Province/Territory	Wage Loss Compensation	Pensions	Medical and Related	Funeral and Related	Total[3]
Newfoundland	30,272	24,243	32,372	41[5]	86,928
Prince Edward Island	3,368	2,400	2,504	8	8,280
Nova Scotia	39,731	22,022	24,581	14[5]	86,348
New Brunswick	26,392	16,317	17,253[5]	8	59,970
Quebec	505,413	340,924	160,731	589	1,007,657
Ontario[5]	750,640[4]	555,410	342,280	--	1,682,380
Manitoba	46,770	25,639	23,156	21	95,586
Saskatchewan	41,015	25,367	17,166[4]	--	83,548
Alberta	147,846	120,243	53,793	240	322,122
British Columbia	173,549	146,591	90,209	969	411,318
Yukon[5]	1,029	1,132	650	13	2,824
Northwest Territories[5]	1,859	5,708	2,550	13	10,130
Total[3]	1,767,884	1,285,996	767,245	1,915	3,857,090

1. Claimants may receive more than one type of benefit.
2. Data are preliminary.
3. Totals may not add due to rounding.
4. Funeral expenses are included in this figure.
5. Data have been estimated.

Federal and Provincial Pension Plan Programs

There are currently one federal and two provincial pension plans in Canada: the Canada Pension Plan (CPP), the Quebec Pension Plan (QPP) (*Régime de rentes du Québec*) and the Saskatchewan Pension Plan (SPP). CPP and QPP were introduced in 1966 and are similar in terms of eligibility criteria, benefits and financing; thus, they have been described together in the following paragraphs. SPP, established in 1986, is a voluntary retirement pension scheme that operates independently of CPP and QPP. It is described in the section following the CPP and QPP statistical tables.

Canada and Quebec Pension Plans

CPP and QPP, which were introduced in January 1966, are compulsory contributory social insurance plans that protect workers and their families against loss of income due to retirement, disability or death. CPP operates in all regions of Canada except Quebec, which has exercised its constitutional prerogative to establish a comparable provincial pension plan in lieu of CPP. Both plans provide retirement, disability and survivors' pensions, certain children's benefits and death benefits.

The Department of National Health and Welfare is responsible for the administration of all parts of the *Canada Pension Plan Act* except Part I, which concerns coverage and contributions. Part I comes under the jurisdiction of Revenue Canada, Taxation. The *Quebec Pension Plan Act (Loi sur le régime de rentes du Québec)* is administered by the Quebec Pension Board (*Régie des rentes du Québec*), while contributions are the responsibility of the Quebec Ministry of Revenue (*Ministère du Revenu du Québec*).

There is reciprocity between the two plans to ensure coverage for all adult Canadians in the labour force. "Dual contributors" who have at different times made contributions to each of the plans should apply for benefits to the plan in effect in their usual place of residence at the time of application. In the case of survivors' benefits, the contributor's place of residence at the time of death determines which plan will pay the benefits. Each of the plans pays its respective share, the total being combined in one cheque payable to the beneficiary.

Eligibility

General

In order for individuals or their dependants to be eligible for benefits, they must have contributed to CPP or QPP for a specific period which varies according to the type of benefit requested. The majority of working Canadians and their dependants are eligible since contribution to one of the plans is compulsory for most employed and self-employed Canadians between the ages of 18 and 65. Persons 65 years of age or over who are still in the labour force have the choice between contributing until age 70 and receiving their retirement pension. Where the person chooses to continue contributing to the plan, the amount of the pension is increased actuarially. Persons already receiving CPP or QPP disability or retirement benefits or those with earnings below a certain minimum, which is known as the Year's Basic Exemption (YBE) ($2,800 in 1990), are not required to contribute for that year. All benefits under CPP and QPP are payable in Canadian dollars regardless of where the beneficiary lives.

Spouses working in small, unincorporated businesses such as family farms, fishing operations and neighbourhood stores are eligible to contribute to CPP or QPP because their salaries may be deducted from the gross income of the business. The portion of the spouse's salary that exceeds the YBE is considered as pensionable earnings for the purposes of CPP and QPP.

Eligibility for benefits depends upon contributions made during the "contributory period". The CPP and QPP contributory period starts with the inception of the plans in January 1966 or on the beneficiary's 18th birthday, whichever is later. For CPP it ends the earliest of the month preceding the

month in which the contributor reaches 70 years of age, the month preceding the month in which a retirement pension commences or when the contributor dies. It does not include any months for which he or she was in receipt of a CPP disability pension. For QPP, the contributory period ends the earliest of the month preceding that in which a retirement pension or disability pension begins, the month in which the contributor reaches 70 years of age or the month of his or her death.

The amount to be contributed to CPP or QPP by eligible workers is determined using the schedule of contribution rates established through the relevant legislation. In January 1987 under CPP, a schedule was determined that specifies gradually increasing contribution rates from 1987 to 2011. These rates are to be reviewed every five years by federal and provincial ministers of finance. The QPP contribution rates have been set for the years 1987 to 1991; they are identical to the CPP rates for those years.

For 1990, employee contributions to CPP or QPP are made at a rate of 2.2% of contributory earnings, these being earnings falling between the YBE of $2,800 and the Year's Maximum Pensionable Earnings (YMPE) of $28,900. Maximum contributory earnings for 1990 are $26,100. Persons earning incomes at or above the YMPE pay the maximum premium. Employers match the employees' contributions while self-employed persons contribute the total 4.4% themselves, based on the same earnings range. In the case of spouses working in small unincorporated businesses, the employer-spouse must pay the employer's share of the contribution. In 1990, the maximum annual contribution for an employee and employer is $574.20 each. The maximum contribution for the self-employed is $1,148.40. These contributions are not considered as taxable income. This is accomplished through a deduction under the Quebec income tax system and a tax credit under the federal system.

The YMPE is increased annually with any changes in Statistics Canada's Industrial Aggregate (which represents the average annual earnings of Canadian workers). These increases affect the YBE (10% of the YMPE), the amount of maximum contributory earnings and, consequently, the amount of the contributions.

Table 7.1 outlines maximum contribution and earnings levels for 1989 and 1990.

International Social Security Agreements

Reciprocal International Social Security Agreements with other countries are designed to avoid duplication of coverage, ensure that no one is left without coverage and allow eligible persons to contribute to the plan of one country or another. Persons residing in Canada may add the credits earned under the social security system of a reciprocating country to their Canadian credits when establishing eligibility for CPP or QPP disability, survivors' or death benefits; the reverse is also true with respect to a former Canadian resident living in a reciprocating country. Where this totalization provision of the agreements is used to determine eligibility for benefits, the amount of benefit paid by each of the two countries is in proportion to the actual credited periods earned under its legislation. The CPP or QPP retirement pensions do not fall within the scope of the agreements since they are payable if a person has made one valid contribution to CPP or one year of contributions to QPP.

As of July 1990, reciprocal International Social Security Agreements are in force between the Canadian federal government and Italy, France, Portugal, United States, Greece, Jamaica, Barbados, Belgium, Denmark, Norway, Sweden, Austria, Saint Lucia, Spain, Finland, Dominica, Germany, Australia, Iceland and Luxembourg. In addition, agreements have been signed with the Netherlands and Cyprus, and will take effect when ratified by Canada and the other countries. Quebec has agreements in force with Italy, France, Portugal, Greece, the United States, Barbados, Denmark, Saint Lucia, Sweden, Norway, Finland, Germany, Jamaica, Dominica and Luxembourg.

Financial Eligibility

Eligibility for CPP or QPP benefits is not based on income or assets, but rather on contributions that have been made to one, or both, of the plans.

Benefits

Upon application, CPP and QPP provide the following types of monthly benefits: retirement pension; disability pension; surviving spouse's pension; disabled contributor's child's benefit; and orphan's benefit. A lump sum death benefit is also available. With the exception of the death benefit and the retirement pension of a contributor who dies before reaching age 70, retroactive payments may be made upon application on behalf of persons who were otherwise eligible for a benefit but who died without applying.

These benefits are taxable, with the possible exception of the disabled contributor's child's benefit and orphan's benefit. These are taxable if the benefit is paid directly to a child over the age of 18. Benefits paid to parents on behalf of children under the age of 18 are not taxable.

Benefit levels payable for retirement, survivor's, disability and death benefits are calculated on the basis of the contributor's average adjusted pensionable career earnings received during the contributory period (see "Retirement Pension"). Orphan's and disabled contributor's child's benefits consist of fixed monthly amounts. Maximum benefit amounts are adjusted annually to reflect increases in the Consumer Price Index for the 24-month period ending October 31 of the preceding year. QPP orphan's and disabled contributor's child's benefits, however, have been equal to a flat rate of $29 per month since January 1, 1974. See Table 7.2 for 1989 and 1990 benefit levels, by benefit type. Appendix C shows rates for the period from 1987 to 1990.

There are provisions that allow a beneficiary having a contributory period of at least 10 years to drop from the contributory period months of low or zero earnings totalling up to 15% of the total period. This drop-out provision, however, cannot serve to reduce the contributory period to less than 10 years. Any month during which a disability pension was payable is excluded from the contributory period.

For CPP, should an individual choose to defer application for a retirement pension beyond age 65, months of pensionable earnings after age 65 may be substituted for months of low or no pensionable earnings prior to age 65. This provision no longer applies to QPP.

A special child-rearing drop-out provision allows for the exclusion from the benefit calculation of any months of low or zero earnings that occurred after January 1, 1966, because a person was caring for a child under age seven. The contributor must also have been in receipt of Family Allowance benefits in respect of the child. Under CPP, this provision applies to any benefits that become payable after January 1, 1978; the QPP child-rearing drop-out clause applies to any request for a pension received after December 31, 1976.

Retirement Pension

A retirement pension may become payable to a person between the ages of 60 and 70 who made at least one valid contribution to CPP or, in the case of QPP, who, for at least one year, has made contributions based on a salary that exceeds the exemption. For a CPP or QPP retirement pension to be paid prior to age 65, the contributor must have stopped working or that contributor's annual income from work must be less than the maximum annual retirement pension payable at age 65 for that same year. There is no requirement for cessation of pensionable employment to qualify for a retirement pension under CPP or QPP after a contributor has reached 65 years of age.

The amount of the monthly pension depends on the age of the contributor when the pension becomes payable, and on the earnings and contributions to the Plan. It is calculated based on a 0.5% reduction for each month prior to age 65 and increased by 0.5% for each month after age 65, until the age of 70. Once the amount of the benefit has been calculated, the pension remains the same except for annual indexation.

The amount of the annual retirement pension is equal to 25% of average adjusted pensionable career earnings received during the contributory period. Pensionable career earnings are those earnings received, for each eligible year worked, which are less than or equal to the relevant YMPE. Adjustment of these earnings involves expressing all actual earnings in terms of the average YMPE for the year in which the contributor retires and the two previous years. The maximum retirement pension is equal to 25% of this average.

A CPP retirement pension may be cancelled within six months if so requested by the beneficiary, provided all benefits are refunded and contributions are paid on any pensionable earnings accumulated during the period. Application for the QPP retirement pension can be made up to 12 months prior to the date that the first benefit is payable, regardless of the pensioner's age.

Disability Pension

Both CPP and QPP provide a disability pension to a person who has a severe and prolonged mental or physical disability and who meets minimum contributory requirements (discussed below). Disability benefits consist of a flat-rate portion plus an earnings-related portion equal to 75% of the retirement pension that would be payable if the person were 65 years of age.

Under CPP, persons are eligible if they are incapable of regularly pursuing any substantially gainful employment due to a disability likely to be of long or indefinite duration, or likely to result in death. Additionally, contributions to CPP must have been made during two of the last three or five of the last 10 calendar years. The contributory period is deemed to end in the month that the disability is determined to have begun. CPP Medical Officials are responsible for assessing each application for CPP disability benefits.

QPP stipulates that contributors are eligible if unable to perform any remunerative occupation due to a disability that must be of indefinite duration, or result in death. Contributions must have been made during five of the last 10 calendar years; additionally, contributions must have been made for one third of

the contributory period. However, for persons 60 years of age or over, the contributor is eligible if unable to perform any remunerative occupation due to disability; contributions must have been made for one third of the contributory period. The contributory period ends in the month preceding the month in which the disability pension becomes payable. Applicants for QPP benefits must satisfy the Quebec Pension Board that they are eligible.

Beneficiaries under either plan may be required to provide additional supporting documentation.

Since the UI program provides sickness benefits for a maximum of 15 weeks, CPP and QPP disability benefits commence with the fourth month following the date on which the beneficiary was declared disabled and continue until the beneficiary ceases to be disabled, reaches age 65 (at which time the CPP or QPP retirement pension is payable), begins receiving a retirement pension between the ages of 60 and 65 years, or dies.

The QPP disability pension is also terminated if the beneficiary performs remunerative employment for more than three months. In some jurisdictions, Workers' Compensation benefits may be reduced by the amount of CPP or QPP disability benefits received by an eligible worker (see Chapter 6). In Quebec, however, a person cannot receive a disability pension if he or she is also receiving total wage compensation as a result of a work-related accident except where the disability pension was already in pay when the wage compensation became payable. Retroactive disability payments under CPP may be made for up to 12 months starting from the month that the person was deemed disabled, or for up to eight months in the case of QPP.

Surviving Spouse's Pension

CPP benefits are payable to the surviving legal spouse of a deceased contributor or to a person with whom the deceased contributor has cohabited for at least one year immediately prior to death. QPP benefits are payable to the surviving legal spouse or to a person with whom the deceased contributor has cohabited for at least one year immediately prior to death, where a child was born or will be born to the couple and where neither was married to another person; otherwise, the cohabitation period is a minimum of three years immediately prior to death. For both plans, contributions must have been made for a minimum qualifying period of three to 10 years, based on the length of the contributory period. Retroactive benefits are payable for up to 12 months under both CPP and QPP.

Under CPP and QPP, the surviving spouse's pension consists of a flat-rate benefit plus 37.5% of the contributor's retirement pension (i.e., the amount of the actual pension with adjustments where appropriate or the amount of the pension that the contributor would have received if he or she were 65 years of age at the time of death). It is payable to a surviving spouse aged 45 to 64 years or to a surviving spouse under age 45 who is disabled or has dependent children. The pension ceases to be paid if the survivor ceases to be disabled or to care for dependent children. At age 65, the surviving spouse's pension is equal to 60% of the contributor's retirement pension. Under QPP, the flat-rate benefit is higher for spouses between the ages of 55 and 65.

A surviving spouse's pension is payable to a surviving spouse under age 35 only where that person is disabled or caring for the dependent children of the contributor at the time of the contributor's death. When the surviving spouse is between the ages of 35 and 45, is not disabled and has no dependent children, the pension is reduced by 1/120 for each month that the surviving spouse's age, when widowed, is less than 45 years. Under CPP, spouses who are under age 35 when widowed and are neither disabled nor caring for dependent children become eligible for a surviving spouse's pension upon reaching age 65.

Since January 1987, the CPP survivor's pension continues to be payable on remarriage; benefits are reinstated, upon application, for persons who remarried prior to this provision coming into effect. However, no retroactive payments are paid for anytime prior to January 1987.

Since January 1984, recipients of a QPP surviving spouse's pension continue to receive their pension if they remarry. Persons who lost their surviving spouse's pension when they remarried may have it reinstated upon application. In the case of remarriage of a surviving spouse, adoption of a dependent child of a contributor by the new spouse will not cause the QPP surviving spouse's pension to be reduced or terminated; this provision came into effect in January 1984.

Combined Pension

There are two types of combined pensions that may be available under both CPP and QPP. The first type consists of a surviving spouse's pension plus a disability pension; this benefit is payable to a widowed contributor who is otherwise eligible for a disability pension. The second type of combined pension, payable to a widowed contributor eligible for a retirement benefit, consists of a surviving spouse's pension plus a retirement pension.

A CPP combined disability/survivor pension equals the sum of:

i) the larger of the disability or survivor flat-rate benefits; and
ii) the sum of the earnings-related portions of both benefits, up to the maximum retirement benefit rate.

Survivors entitled to a CPP combined retirement/survivor pension may apply for the combined benefit as early as age 60. Persons aged 60 to 64 receive the lesser of:

i) the survivor flat-rate and earnings-related benefits, plus their retirement pension; or
ii) the maximum retirement pension plus the survivor pension flat-rate amount.

Persons who are 65 or over receive the lesser of:

i) their retirement pension plus 60% of the deceased contributor's retirement pension; or
ii) the maximum retirement pension.

The retirement pension portion is then adjusted actuarially to take into account early or late commencement date.

QPP provides similar combined benefits, except for some variations as noted below in the calculation method. The combined disability/survivor pension under QPP equals the sum of:

i) the flat-rate portion of the disability pension; and
ii) the sum of the earnings-related portions of both benefits, up to the maximum retirement benefit rate.

The combined retirement/survivor pension for persons 65 years of age or over is equal to the lesser of:

i) the maximum retirement pension payable; or
ii) the greater of
   - 60% of the retirement pension payable plus 60% of the deceased contributor's retirement pension; or
   - 100% of the retirement pension payable plus 37.5% of the deceased contributor's retirement pension.

Disabled Contributor's Child's Benefit and Orphan's Benefit

Under CPP and QPP, the disabled contributor's child's benefit and the orphan's benefit both consist of flat-rate monthly amounts payable on behalf of the dependent child of a beneficiary of a disability pension and of a deceased contributor, respectively. The benefits are paid with respect to a child up to the age of 18, or up to the age of 25 in the case of a full-time student. Under CPP, a maximum of two benefits will be paid on behalf of a child whose contributor parents have died or become disabled; under QPP, however, the child is only entitled to one such benefit. Retroactive orphan's benefits and retroactive disabled contributor's child's benefits are payable for up to 12 months providing all conditions of eligibility are met. Benefits are suspended upon interruption of school attendance and reinstated when attendance resumes.

Under QPP, the orphan does not relinquish his or her right to a benefit upon adoption by the surviving spouse. A child whose needs were being wholly or substantially provided for by the contributor until the contributor's death is also entitled to the orphan's benefit.

Under CPP, an orphan who is adopted after the contributor-parent's death continues to receive a benefit. A child adopted before the contributor-parent's death continues to receive the benefit if the deceased contributor was maintaining the child immediately prior to death.

The disabled contributor's child's benefit terminates when the disability pension ceases to be payable to the contributor. CPP children's benefits are payable regardless of their marital status. Under QPP, orphan's and disabled contributor's child's benefits cease if the child marries.

Death Benefit

Under both CPP and QPP, a death benefit is payable to the estate of a contributor who has made contributions for at least the minimum qualifying period (three to 10 years, depending on the length of the contributory period). The benefit consists of a lump sum payment equal to six times the monthly retirement pension, up to a maximum of 10% of the YMPE (i.e., $2,890 in 1990) for the year of death. There is no time limit regarding application for the CPP death benefit; however, application for the QPP benefit must be made within five years of the death of the contributor.

Division of Pension Credits

Both CPP and QPP contain provisions for the equal division of pension credits between spouses in the event of marriage breakdown. "Pension credits" are based on pensionable earnings; that is, those earnings received, for each year worked, that are less than or equal to the YMPE level.

Under CPP, provisions for credit splitting have existed since 1978; however, they were substantially revised and expanded as of January 1987. In the case of divorce after January 1, 1987, pension credits earned during cohabitation will be divided equally between spouses upon submission of the necessary information to the Minister of National Health and Welfare. The former spouses must have cohabited for at least one year. For divorces prior to January 1, 1987, application is required within three years of the divorce having been finalized; spouses are required to have lived together for 36 consecutive months. In all

cases, credit splitting will be disallowed when detrimental to both parties or when a prior spousal agreement, permitted under provincial law, expressly forbids such a split. Currently, only the province of Saskatchewan has such a law.

Since January 1987, credit splitting may also occur in cases of separation (i.e., where both spouses are intentionally living apart) lasting at least 12 consecutive months and taking place after January 1, 1987. While no time limit exists for application by legal spouses, common-law spouses must apply within three years following the first year of separation.

In the case of a separated or divorced couple where one spouse dies, the surviving spouse must apply for a division of credits within three years. Should a common-law spouse die during the initial year of separation, application may be made within four years following the separation date.

Also since January 1987, where a division of credits occurs and a disability pension is being paid (or is to be paid), a special formula will be applied to any potential reduction in disability benefits caused by the split. This provision was introduced to ensure that disability benefits will not be unduly affected by a split of credits.

Provisions concerning the division of pension credits between former spouses exist under QPP since January 1, 1978. However, since July 1, 1989, these provisions have been amended to the extent that persons are entitled to a division of pension credits in cases of legal separation in the same manner as for divorces and marriage annulments. Morever, the division of pension credits is now done automatically, rather than requiring a request to that effect within 36 months of the final divorce decree or the marriage annulment, as was the case previously. The period covered by the provision begins with the year of marriage and ends with the year preceding the year of the final divorce decree, the marriage annulment or the separation of the spouses; when included in a judgment, this period may extend to the end of the year preceding the year during which cohabitation ceased. The spouse who stands to gain the most by the division of pension credits may, by means of a notarized affidavit, waive his or her right to the division of credits, provided that the affidavit is registered within a year of the effective date of the judgement. There are no credit-splitting provisions in cases of separation of common-law spouses.

Assignment of Pensions

On retirement, either spouse in a marriage or common-law union may apply to share the CPP retirement pension or pensions earned during their union. Both spouses must be at least 60 years of age and must have applied for any CPP retirement benefits to which they are entitled. The assignment of pensions may be precluded by a spousal agreement permitted under provincial law.

QPP does not provide for the assignment of pensions.

Financing

CPP and QPP are funded through employer and employee contributions, plus interest earned on the investment of funds in excess of benefit and administrative expenses. Through the Canada Pension Plan Investment Fund, these excess funds are made available to the provinces for investment under a formula based on the ratio of a province's contribution to total contributions to the plan. The Quebec Deposit and Investment Fund (*Caisse de dépot et de placement du Québec*) manages excess QPP funds.

Table 7.1
Canada and Quebec Pension Plans
Maximum Contributions and
Earnings Levels
1989 and 1990

	1989	1990
Maximum Annual Contribution		
Employee[1]	$525.00	$574.20
Employer[1]	525.00	574.20
Self-employed[2]	1,050.00	1,148.40
Year's Basic Exemption (YBE)	2,700.00	2,800.00
Year's Maximum Pensionable Earnings (YMPE)	27,700.00	28,900.00
Maximum Contributory Earnings (MCE)[3]	25,000.00	26,100.00

1. 2.1% of maximum contributory earnings in 1989, 2.2% in 1990.
2. 4.2% of maximum contributory earnings in 1989, 4.4% in 1990.
3. Equal to the difference between the YMPE and YBE.

Table 7.2
Canada and Quebec Pension Plans
Maximum Monthly Benefits by
Type of Benefit
1989 and 1990

Type of Benefit	1989		1990	
	Canada Pension Plan	Quebec Pension Plan	Canada Pension Plan	Quebec Pension Plan
Retirement Pension (Earnings-related)				
60 years	$389.38	$389.38	$403.96	$403.96
65 years	556.25	556.25	577.08	577.08
70 years	723.13	723.13	750.20	750.20
Disability Pension	681.23	681.23	709.52	709.52
Flat-rate portion	(264.04)	(264.04)	(276.71)	(276.71)
Earnings-related portion	(417.19)	(417.19)	(432.81)	(432.81)
Surviving Spouse's Pension[1]				
65 or over (Earnings-related)	333.75	333.75	346.25	346.25
55-64 years	311.61	546.39	324.37	570.42
Flat-rate portion	(103.02)	(337.80)	(107.96)	(354.01)
Earnings-related portion	(208.59)	(208.59)	(216.41)	(216.41)
Under 55 years	311.61	472.63	324.37	493.12
Flat-rate portion	(103.02)	(264.04)	(107.96)	(276.71)
Earnings-related portion	(208.59)	(208.59)	(216.41)	(216.41)
Combined Pension				
Retirement (65 years)/Surviving Spouse's Pension	556.25	556.25	577.08	577.08
Disability/Surviving Spouse's Pension	820.29	820.29	853.79	853.79
Disabled Contributor's Child's Benefit (Flat-rate)	103.02	29.00	107.96	29.00
Orphan's Benefit (Flat-rate)	103.02	29.00	107.96	29.00
Death Benefit (Lump sum)	2,770.00	2,770.00	2,890.00	2,890.00

1. Maximum benefits are slightly higher than shown in this table (because of the benefit calculation method) for those cases where the contributor died in December 1988 or 1989 and the surviving spouse's pension began in January 1989 or 1990, respectively.

Table 7.3a
Canada and Quebec Pension Plans
Number of Beneficiaries by
Province/Territory and Type
of Benefit
March 1988

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Total[1]	Death Benefit[2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	27,064	4,670	2,974	10,978	3,799	47,767	1,497
Prince Edward Island	9,666	980	370	3,325	845	14,173	471
Nova Scotia	66,240	12,654	5,791	24,779	5,747	108,687	3,490
New Brunswick	51,352	6,825	2,952	18,442	4,186	78,259	2,466
Quebec							
Canada Pension Plan	5,434	794	238	2,647	905	9,621	243
Quebec Pension Plan[3]	472,969	43,690	10,902	181,360	34,581	660,740	24,717
Ontario	730,726	83,972	24,900	250,398	42,159	1,045,603	36,024
Manitoba	95,349	6,617	1,515	29,494	5,026	127,157	4,264
Saskatchewan	86,222	5,333	1,739	26,798	4,831	116,659	3,715
Alberta	140,774	12,023	3,395	45,548	10,506	197,238	6,855
British Columbia	258,407	21,549	5,163	72,261	12,429	344,153	10,709
Yukon	668	80	28	304	143	1,158	59
Northwest Territories	496	48	45	345	426	1,329	73
Outside Canada	14,172	1,533	742	5,113	1,696	22,413	281
Others[4]	28,937	10,986	6,272	7,481	5,352	59,008	103
Total							
Canada Pension Plan	1,515,507	168,064	56,124	497,913	98,050	2,173,225	70,250
Canada and Quebec Pension Plans	1,988,410	211,754	67,026	679,273	132,631	2,833,899	94,967

1. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once as beneficiaries. The number of lump-sum payments for death benefits is excluded from the total.
2. Total number of beneficiaries for 1987-88.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.
4. Beneficiaries paid by the supplementary cheques system and under International Social Security Agreements.

Table 7.3b
Canada and Quebec Pension Plans
Number of Beneficiaries by
Province/Territory and Type
of Benefit
March 1989

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Total[1]	Death Benefit[2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	29,105	5,070	3,083	11,727	3,615	50,551	1,445
Prince Edward Island	10,103	1,087	428	3,500	784	14,768	475
Nova Scotia	70,579	13,606	5,947	26,356	5,413	114,358	3,626
New Brunswick	55,319	7,240	2,941	19,653	3,940	82,700	2,636
Quebec							
Canada Pension Plan	5,813	828	262	2,836	877	10,149	251
Quebec Pension Plan[3]	503,354	43,711	10,258	192,404	33,760	688,865	23,940
Ontario	781,066	90,544	26,221	265,884	40,542	1,104,855	36,016
Manitoba	99,710	7,041	1,610	31,343	4,816	132,174	4,462
Saskatchewan	90,888	5,830	1,823	28,729	4,730	122,438	3,803
Alberta	151,045	13,547	3,853	49,061	10,457	210,368	6,937
British Columbia	275,608	23,774	5,657	77,497	11,962	364,746	10,660
Yukon	733	89	30	321	144	1,245	75
Northwest Territories	606	57	47	377	420	1,466	76
Outside Canada	16,282	1,612	755	5,556	1,688	24,873	310
Others[4]	58,628	15,919	8,612	11,063	6,832	101,020	97
Total							
Canada Pension Plan	1,645,485	186,244	61,269	533,903	96,220	2,335,711	70,869
Canada and Quebec Pension Plans	2,148,839	229,955	71,527	726,307	129,980	3,024,576	94,809

1. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once as beneficiaries. The number of lump-sum payments for death benefits is excluded from the total.
2. Total number of beneficiaries for 1988-89.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.
4. Beneficiaries paid by the supplementary cheques system and under International Social Security Agreements.

Table 7.3c
Canada and Quebec Pension Plans
Number of Beneficiaries by
Province/Territory and Type
of Benefit
March 1990

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Total[1]	Death Benefit[2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	32,654	5,362	3,068	12,536	3,441	54,657	1,564
Prince Edward Island	10,603	1,192	470	3,719	770	15,446	500
Nova Scotia	73,378	14,308	6,142	28,102	5,241	118,598	3,804
New Brunswick	57,982	7,507	2,940	20,866	3,862	85,717	2,630
Quebec							
Canada Pension Plan	6,177	840	302	2,976	858	10,638	250
Quebec Pension Plan[3]	537,675	43,317	9,689	203,294	32,818	716,883	25,819
Ontario	823,250	95,118	27,693	280,538	39,419	1,154,700	36,403
Manitoba	103,645	7,270	1,781	33,021	4,647	136,684	4,308
Saskatchewan	94,823	6,087	1,901	30,441	4,543	127,020	3,936
Alberta	161,087	14,379	4,181	52,440	10,477	222,644	7,046
British Columbia	290,343	24,702	5,789	82,827	11,731	381,758	11,160
Yukon	795	94	33	338	137	1,311	64
Northwest Territories	695	84	65	407	430	1,631	74
Outside Canada	18,559	1,703	819	6,024	1,655	27,540	344
Others[4]	79,314	17,248	8,548	13,017	6,800	124,878	133
Total							
Canada Pension Plan	1,753,305	195,894	63,732	567,252	94,011	2,463,222	72,216
Canada and Quebec Pension Plans	2,290,980	239,211	73,421	770,546	126,829	3,180,105	98,035

1. Persons receiving combined pensions (surviving spouse's plus retirement or disability benefits) are counted only once as beneficiaries. The number of lump-sum payments for death benefits is excluded from the total.
2. Total number of beneficiaries for 1989-90.
3. QPP figures include beneficiaries in all provinces as well as outside Canada.
4. Beneficiaries paid by the supplementary cheques system and under International Social Security Agreements.

Table 7.4a
Canada and Quebec Pension Plans
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1988

Type of Benefit/Age	Canada Pension Plan			Quebec Pension Plan		
	Males	Females	Total	Males	Females	Total
Disability Pension						
Under 30	960	489	1,449	167	80	247
30-39	6,592	3,124	9,716	1,238	832	2,070
40-49	13,905	5,554	19,459	3,309	1,664	4,973
50-59	40,204	17,083	57,287	10,383	3,970	14,353
60-64	48,466	20,701	69,167	17,463	4,584	22,047
Total	110,127	46,951	157,078	32,560	11,130	43,690
Retirement Pension						
60-64	92,927	81,812	174,739	45,497	40,038	85,535
65-69	314,584	215,742	530,326	101,946	60,010	161,956
70-74	230,319	147,267	377,586	72,402	40,768	113,170
75-79	151,964	90,031	241,995	45,631	23,980	69,611
80+	104,643	57,281	161,924	28,591	14,106	42,697
Total	894,437	592,133	1,486,570	294,067	178,902	472,969
Surviving Spouse's Pension						
Under 30	82	2,032	2,114	37	572	609
30-34	319	4,347	4,666	179	1,495	1,674
35-39	823	7,806	8,629	533	3,082	3,615
40-44	1,429	12,625	14,054	932	5,226	6,158
45-49	1,905	17,593	19,498	1,014	7,379	8,393
50-54	2,852	26,264	29,116	1,133	10,821	11,954
55-59	4,612	42,540	47,152	1,589	17,799	19,388
60-64	6,466	64,252	70,718	1,822	25,807	27,629
65-69	7,299	81,559	88,858	1,488	30,653	32,141
70-74	6,919	81,928	88,847	1,318	29,741	31,059
75-79	5,275	65,193	70,468	1,157	22,735	23,892
80+	4,126	42,186	46,312	807	14,041	14,848
Total	42,107	448,325	490,432	12,009	169,351	181,360

1. Beneficiaries paid by the supplementary cheques system and those paid under International Social Security Agreements (shown as "Others" in Table 7.3) are not included. Also excluded are persons in receipt of Child's, Orphan's and Death Benefits.

Table 7.4b
Canada and Quebec Pension Plans
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1989

Type of Benefit/Age	Canada Pension Plan			Quebec Pension Plan		
	Males	Females	Total	Males	Females	Total
Disability Pension						
Under 30	1,136	591	1,727	131	67	198
30-39	7,113	3,590	10,703	1,219	811	2,030
40-49	15,506	6,236	21,742	3,388	1,743	5,131
50-59	44,817	19,051	63,868	10,108	4,012	14,120
60-64	50,672	21,613	72,285	17,551	4,681	22,232
Total	119,244	51,081	170,325	32,397	11,314	43,711
Retirement Pension						
60-64	111,724	92,603	204,327	49,292	43,734	93,026
65-69	325,944	227,079	553,023	105,978	64,443	170,421
70-74	231,122	156,364	387,486	73,874	43,428	117,302
75-79	159,510	99,680	259,190	48,114	26,334	74,448
80+	115,597	67,234	182,831	31,588	16,569	48,157
Total	943,897	642,960	1,586,857	308,846	194,508	503,354
Surviving Spouse's Pension						
Under 30	63	1,898	1,961	29	521	550
30-34	290	4,371	4,661	187	1,479	1,666
35-39	825	7,917	8,742	537	2,947	3,484
40-44	1,442	13,139	14,581	1,049	5,249	6,298
45-49	2,014	18,226	20,240	1,122	7,516	8,638
50-54	2,845	26,770	29,615	1,226	10,925	12,151
55-59	4,682	42,489	47,171	1,690	17,593	19,283
60-64	6,742	64,046	70,788	2,030	26,230	28,260
65-69	8,167	86,126	94,293	1,717	32,224	33,941
70-74	7,438	86,465	93,903	1,432	31,634	33,066
75-79	6,067	73,230	79,297	1,265	25,451	26,716
80+	4,962	52,626	57,588	991	17,360	18,351
Total	45,537	477,303	522,840	13,275	179,129	192,404

1. Beneficiaries paid by the supplementary cheques system and those paid under International Social Security Agreements (shown as "Others" in Table 7.3) are not included. Also excluded are persons in receipt of Child's, Orphan's and Death Benefits.

Table 7.4c
Canada and Quebec Pension Plans
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1990

Type of Benefit/Age	Canada Pension Plan			Quebec Pension Plan		
	Males	Females	Total	Males	Females	Total
Disability Pension						
Under 30	1,170	669	1,839	102	63	165
30-39	7,472	4,033	11,505	1,200	823	2,023
40-49	16,807	7,534	24,341	3,381	1,883	5,264
50-59	46,157	21,245	67,402	9,820	4,062	13,882
60-64	51,536	22,023	73,559	17,146	4,837	21,983
Total	123,142	55,504	178,646	31,649	11,668	43,317
Retirement Pension						
60-64	122,799	104,158	226,957	52,175	47,091	99,266
65-69	330,769	235,569	566,338	110,666	68,950	179,616
70-74	234,554	165,539	400,093	75,973	47,525	123,498
75-79	167,750	109,808	277,558	50,640	29,857	80,497
80+	125,620	77,425	203,045	34,981	19,817	54,798
Total	981,492	692,499	1,673,991	324,435	213,240	537,675
Surviving Spouse's Pension						
Under 30	73	1,745	1,818	30	478	508
30-34	310	4,173	4,483	180	1,462	1,642
35-39	880	7,984	8,864	564	2,866	3,430
40-44	1,625	13,524	15,149	1,065	5,256	6,321
45-49	2,249	18,807	21,056	1,277	7,695	8,972
50-54	2,993	27,030	30,023	1,362	11,001	12,363
55-59	4,786	42,215	47,001	1,771	17,404	19,175
60-64	7,101	63,798	70,899	2,236	26,385	28,621
65-69	8,860	88,959	97,819	1,856	33,780	35,636
70-74	7,923	90,614	98,537	1,550	33,388	34,938
75-79	6,991	81,672	88,663	1,412	27,969	29,381
80+	5,881	64,042	69,923	1,141	21,166	22,307
Total	49,672	504,563	554,235	14,444	188,850	203,294

1. Beneficiaries paid by the supplementary cheques system and those paid under International Social Security Agreements (shown as "Others" in Table 7.3) are not included. Also excluded are persons in receipt of Child's, Orphan's and Death Benefits.

Table 7.5a
Canada and Quebec Pension Plans
Benefit Expenditures by Province/
Territory and Type of Benefit
1987-88
($000s)

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Death Benefit	Total[1,2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	79,485	32,349	4,770	23,573	5,019	2,512	147,709
Prince Edward Island	25,204	6,261	577	6,350	1,092	731	40,214
Nova Scotia	206,117	82,764	8,765	53,986	7,694	6,247	365,573
New Brunswick	152,641	46,395	4,564	38,955	5,504	4,251	252,310
Quebec							
Canada Pension Plan	17,347	5,307	370	6,335	1,183	469	31,009
Quebec Pension Plan[3]	1,472,882	298,522	4,980	569,145	13,424	47,499	2,406,453
Ontario	2,467,538	595,399	39,885	561,036	56,418	69,960	3,790,237
Manitoba	290,569	47,017	2,448	62,741	6,734	7,532	417,041
Saskatchewan	258,009	37,919	2,835	54,171	6,457	6,392	365,781
Alberta	440,572	88,046	5,583	97,651	14,103	12,592	658,546
British Columbia	836,477	157,810	8,368	158,674	16,436	20,227	1,197,993
Yukon	2,278	584	35	682	194	106	3,880
Northwest Territories	1,466	390	80	772	640	120	3,466
Outside Canada	30,505	9,729	1,164	11,299	2,297	469	55,462
Total[2]							
Canada Pension Plan	4,808,207	1,109,969	79,444	1,076,225	123,771	131,606	7,329,222
Canada and Quebec Pension Plans	6,281,090	1,408,491	84,424	1,645,370	137,195	179,105	9,735,674

1. Total benefit expenditures include all combined pension payments (surviving spouse's pension and a disability or retirement pension); actual amounts have been included in the appropriate columns.
2. Totals may not add due to rounding.
3. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Table 7.5b
Canada and Quebec Pension Plans
Benefit Expenditures by Province/
Territory and Type of Benefit
1988-89
($000s)

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Death Benefit	Total[1,2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	91,977	37,853	5,320	26,320	4,980	2,556	169,004
Prince Edward Island	28,753	7,586	775	7,072	1,075	763	46,024
Nova Scotia	235,812	97,139	9,769	60,026	7,449	6,663	416,856
New Brunswick	174,841	53,867	5,028	43,312	5,346	4,736	287,130
Quebec							
Canada Pension Plan	20,079	6,043	412	7,027	1,208	514	35,283
Quebec Pension Plan[3]	1,665,099	312,428	4,544	621,060	12,972	47,418	2,663,521
Ontario	2,863,331	708,005	46,553	623,972	56,636	73,192	4,371,689
Manitoba	331,285	53,908	2,773	69,497	6,682	8,193	472,338
Saskatchewan	295,042	45,312	3,191	60,707	6,598	6,813	417,661
Alberta	515,803	107,871	6,852	110,226	14,488	13,247	768,488
British Columbia	970,755	189,559	9,941	178,680	16,590	21,076	1,386,601
Yukon	2,696	766	48	753	212	129	4,603
Northwest Territories	1,849	523	95	890	638	129	4,124
Outside Canada	37,320	11,005	1,234	12,763	2,404	518	65,243
Total[2]							
Canada Pension Plan	5,569,542	1,319,436	91,990	1,201,243	124,305	138,528	8,445,044
Canada and Quebec Pension Plans	7,234,641	1,631,863	96,534	1,822,303	137,277	185,947	11,108,566

1. Total benefit expenditures include all combined pension payments (surviving spouse's pension and a disability or retirement pension); actual amounts have been included in the appropriate columns.
2. Totals may not add due to rounding.
3. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Table 7.5c
Canada and Quebec Pension Plans
Benefit Expenditures by Province/
Territory and Type of Benefit
1989-90
($000s)

Province/Territory	Retirement Pension	Disability Benefits		Survivor Benefits		Death Benefit	Total[1,2]
		Disability Pension	Child's Benefit	Surviving Spouse's Pension	Orphan's Benefit		
Newfoundland	106,974	42,667	5,542	29,385	4,947	2,987	192,502
Prince Edward Island	32,255	9,006	883	7,853	1,086	824	51,906
Nova Scotia	262,857	109,752	10,717	67,167	7,462	7,428	465,383
New Brunswick	195,138	59,180	5,271	48,248	5,440	4,958	318,236
Quebec							
Canada Pension Plan	22,941	6,707	529	7,789	1,279	545	39,790
Quebec Pension Plan[3]	1,868,836	329,096	4,403	677,815	12,588	53,377	2,946,125
Ontario	3,238,559	790,218	51,950	690,523	57,373	78,157	4,906,780
Manitoba	369,263	59,036	3,252	76,912	6,817	8,436	523,717
Saskatchewan	330,441	50,038	3,452	67,683	6,526	7,338	465,478
Alberta	588,344	120,514	7,648	123,940	15,011	14,317	869,774
British Columbia	1,093,202	208,914	10,762	199,850	17,099	23,191	1,553,019
Yukon	3,186	889	61	814	208	128	5,286
Northwest Territories	2,233	744	122	1,016	653	131	4,900
Outside Canada	44,797	12,458	1,447	14,364	2,472	647	76,185
Total[2]							
Canada Pension Plan	6,290,188	1,470,123	101,637	1,335,545	126,374	149,088	9,472,955
Canada and Quebec Pension Plans	8,159,024	1,799,219	106,040	2,013,360	138,962	202,465	12,419,080

1. Total benefit expenditures include all combined pension payments (surviving spouse's pension and a disability or retirement pension); actual amounts have been included in the appropriate columns.
2. Totals may not add due to rounding.
3. QPP figures include benefit expenditures in all provinces as well as outside Canada.

Saskatchewan Pension Plan

SPP is a voluntary money purchase scheme. It was established in August 1986 to give Saskatchewan residents a greater opportunity to provide for their own security in retirement. The plan is administered by an independent Board of Trustees and financed through member contributions and by the provincial government in the form of matching contributions that are available to low-income members. It is designed for those who do not have access to or who are not adequately covered by a private pension plan. It may be used to create a retirement pension for persons who do not belong to a plan, or it may supplement a member's existing pension. It is the only program that enables homemakers to contribute to a pension plan. It also provides a guaranteed minimum pension to retirees based on a formula related to their age and the amount of government matching contributions received to the end of 1995. The plan is administered under the *Saskatchewan Pension Plan Act* and Regulations.

Eligibility

Provincial residents between the ages of 18 and 65 who hold a valid health services card are eligible for the plan. Members, other than those receiving retirement benefits from the plan, can contribute up to $600 for each year. Members who subsequently move out of the province can continue to contribute also, except they are not eligible to receive government matching contributions.

Financial Eligibility

Members who are residents of Saskatchewan may be eligible to receive matching contributions from the provincial government to a maximum of $300 per year. The size of this matching contribution is determined by the contributor's income for the previous year. For 1990, a contributor whose 1989 annual income is less than $10,000 qualifies for the maximum government contribution – a dollar-for-dollar match of any amount up to $300 per year. Matching contributions vary inversely with income and in 1990 diminish to zero when 1989 annual income reaches $26,000.

A basic exemption of $2,500 is applied to employment and self-employment income and an additional $2,500 exemption is applied to income from all other sources. A chart provided to contributors shows various income levels and matching provincial contributions.

The following table shows 1990 contribution levels and government-matching grant levels.

Income for SPP Purposes[1]	Maximum Individual Contribution	Government Matching Contribution	Total Contribution
$ 7,611	$600	$300	$900
12,979	600	198	798
18,979	600	84	684
23,400	600	0	600

1. Income for 1989 minus exemptions as discussed in the paragraph preceding the table.

Benefits

SPP offers a choice of three different annuities when a member retires: life annuity, refund life annuity, and joint and last survivor life annuity. A member can retire anytime between the ages of 55 and 70; however, there is a slight reduction in retirement benefits for those who elect to retire before age 65. A guaranteed minimum pension is provided to those who receive government-matching contributions during the first 10 years of the plan. For every $300 in government- matching contributions received, members are guaranteed a monthly pension of $15 based on a life annuity option, if they retire at age 65 (this is reduced by $1 for every year retirement is earlier than age 65) provided that they would not receive a larger life annuity from their account balance. This feature of the plan was designed to guarantee a pension to those low-income earners retiring during the early years of the plan. As well, a member is eligible to receive approximately $1 in monthly pension benefits for every $100 in unmatched personal contributions.

Annual earnings for a member's account are not taxable. However, all SPP retirement benefits become taxable when received and are not eligible as pension income under the federal pension credit (see Appendix E).

Financing

The plan is financed by members' voluntary contributions and in some cases, government contributions, to a "money accumulation pension fund". Monies in the fund are invested in securities as permitted in the Act and interest earnings are credited to members' accounts annually. Contributions may be made at any time during the calendar year and for up to 60 days after year end. The maximum annual contribution is $600. Members may also qualify for up to $300 in government matching contributions.

Contributions to SPP are tax deductible, within Registered Retirement Savings Plan limits, by the person in whose name the contribution is made.

Contributors:	March 1990	49,567
Beneficiaries:	March 1990	3,964
Benefit Expenditures:	1989 calendar year	$1,201,000

Unemployment Insurance

The main objective of the federal Unemployment Insurance (UI) Program, which was initially established in 1940 and substantially revised by the 1971 *Unemployment Insurance Act*, is to provide income protection for workers suffering temporary employment income interruptions. Eligible workers may receive the following types of benefits: regular unemployment; sickness; maternity; and adoption benefits. Benefits are also payable to those attending approved training courses or participating in job creation projects or work-sharing agreements. UI is administered by Employment and Immigration Canada (EIC), with Revenue Canada, Taxation being responsible for the collection of premiums, determination of insurable employment and benefit repayment. Application for benefits is made at local Canada Employment Centres.

Quebec administers a supplementary plan whereby a woman who is eligible for UI maternity benefits in Quebec may receive the Quebec Maternity Allowance during the two-week UI benefit waiting period. Both the federal UI and Quebec Maternity Allowance are discussed in this chapter.

The material included in this chapter reflects the status of the UI Program as of July 1, 1990. Changes to the UI Program implemented by Bill C-21, an act to amend the *Unemployment Insurance Act*, have not been included in the sections of this chapter as the Bill did not receive Royal Assent until October 23, 1990, but are described at the end of the chapter. Significant changes included in the Act are as follows:

i) revision of the current system of maternity, parental and sickness benefits, effective November 18, 1990;
ii) an amendment to entrance requirements and the duration of benefits, effective November 18, 1990;
iii) extended UI to workers over the age of 65 (retroactive to September 23, 1988) and to people working for their spouses in a normal working relationship, effective November 18, 1990;
iv) an increase to the penalties for those who quit their jobs without just cause, refuse a job, or are fired for misconduct, effective November 18, 1990;
v) an increase in UI rates, retroactive to January 1, 1990;
vi) removal of government financing of UI benefits; and
vii) provision for making regulations to expand developmental uses of the UI account and to pay approved course costs and supplementary training allowances from that account.

Federal Program

Unemployment Insurance

Eligibility

General

About 95% of all workers in Canada are employed in "insurable employment", and are therefore eligible for UI. Canadian workers employed by a Canadian firm in an out-of-country project are also covered by the program.

To be eligible, workers in insurable employment, as well as their employers, must make premium contributions to the UI Account. Those employed for less than 15 hours and earning less than $128 per week in 1990 (20% of maximum weekly insurable earnings - see "Financing") are not considered to be in insurable employment and, thus, are not covered by the UI Program. The self-employed (except fishermen who are covered by special arrangements) are also unable to insure their earnings.

Qualifying Period

In order to qualify for UI benefits, a claimant must have suffered an interruption of earnings from employment and have worked for a specified number of weeks in insurable employment. This number of weeks of insurable employment must be earned during a "qualifying period". This period consists of the 52 weeks immediately prior to the application for the claim, or the period since the start of a claimant's previous UI claim, whichever is more recent. A claim begins the week the interruption of earnings occurs, or, if the claim is not filed before the end of the week following the week of interruption, the week the

application is made. The qualifying period may be extended to a maximum of 104 weeks if the claimant could not work because of sickness, pregnancy, adoption, incarceration or attendance at an approved training course, or if he or she was in receipt of Workers' Compensation for temporary total disability (see Chapter 6). The claimant must not have been in receipt of UI benefits during the weeks not worked. Where the qualifying period is extended, the extension equals the number of weeks during which any of the above conditions existed or were deemed to have existed.

Eligibility for Regular Benefits

Regular benefits are payable to persons who have lost their employment. To be eligible, claimants must be ready and able to work, looking for a job, willing to accept suitable employment and must have worked a specified number of weeks.

During most of 1990, claimants were required to have worked in insurable employment for at least 14 weeks in the qualifying period. From 1977 to 1989, the government varied the requirements based on the unemployment rate in the region. Some jobless people needed only 10 weeks to qualify for UI, while others needed as many as 14 (or up to 20 weeks if benefits were claimed in the qualifying period). On January 7, 1990, while the government was still seeking Senate approval for Bill-C21, the whole system reverted to the flat 14-week rule approved in the original legislation. Following Royal Assent of the Bill, entrance requirements were amended, effective November 18, 1990.

Self-employed commercial fishermen who fish seasonally or year-round and who are unable to qualify for regular UI benefits may qualify for fishing benefits. Fishing benefits are subject to special rules regarding qualifying periods, determination of insured weeks, benefit periods, etc.

Eligibility for Special Benefits

UI pays special benefits to persons who stop working because of sickness, injury, pregnancy and birth of a child or adoption of a child, and to workers who turn 65. Generally, a worker must have 20 weeks of insurable earnings in order to be entitled to these benefits. However, persons who are in receipt of initial benefits (see "Benefit Period") may be entitled to sickness benefits in spite of the fact that they have less than 20 weeks of insurable employment in their qualifying period.

Women not otherwise entitled to maternity benefits may be entitled to either regular or sickness benefits for the period surrounding childbirth if certain conditions are met.

Financial Eligibility

UI benefits are payable only when a person suffers an interruption of employment earnings. However, under the allowable earnings rule, UI claimants can earn up to 25% of their weekly benefit rate through part-time or temporary employment without a reduction in regular benefits. Any additional amounts earned are deducted from benefits. All employment-related earnings received while a claimant is receiving sickness, maternity or adoption benefits are deducted from benefits dollar for dollar. Employment earnings received during the two-week waiting period that precedes benefit payment (see "Benefit Period") are deducted from the first three weeks of benefits payable. The definition of earnings for UI purposes includes benefits paid under:

i) a group sickness or disability wage-loss indemnity plan;
ii) a paid sick, maternity or adoption plan;
iii) workers' compensation for temporary partial disability; or
iv) pension income.

Monies received that are not considered as earnings for benefit purposes include disability pensions (including CPP and QPP), permanent workers' compensation benefits, relief grants, non-group sick plan payments, supplemental unemployment benefits (see "Other Benefits") and retroactive increases in wages.

In the case of claims from workers covered by collective agreements signed after December 31, 1984, the following are considered as earnings and may reduce or postpone benefits: bonuses, gratuities, severance pay, retirement benefits, vacation pay, retirement leave or accumulated sick leave credits or payments, wages in lieu of notice and other income received at the time of lay-off or separation from employment.

All separation payments occurring on or after April 5, 1987, are allocated to the period following the lay-off at a rate equal to the normal weekly salary. Thus, lump sums are apportioned to an appropriate number of weeks. The qualifying and benefit periods are extended for claimants who are still unemployed after their separation benefits have been exhausted. For example, claimants who had received separation benefits for 26 weeks would have their qualifying benefit period extended by 26 weeks so that they remain fully entitled to UI benefits.

Pension income has been considered as earnings since January 1986. However, since April 1987, and retroactive to January 1986, UI claimants do not have pension income deducted from their benefits if their claim is based on insurable weeks of work from

subsequent employment. For example, if a worker left a job and became eligible for a pension, the worker's UI benefits would be reduced by the amount of that pension. If that worker subsequently found a job and was later laid off, the pension from the earlier employment would not be considered as earnings in calculating the amount of the UI benefit.

Certain earnings are deducted from benefits when the employment contract is not terminated. These include vacation pay issued for a specific vacation period, wages or salary paid pursuant to a court judgement or otherwise when the person is reinstated, and pay for statutory holidays.

Special allowances for travel or living away from home which are payable under the National Training Program are not deducted from a trainee's UI benefits, while employer top-ups or provincial training allowances are deducted.

Benefits

General

The UI benefits that may be payable to eligible workers include regular, sickness, maternity, adoption and retirement benefits as well as payments for those attending approved training courses or participating in job creation projects or work-sharing agreements. In addition to the cash benefits described in this section, the UI Program provides claimants, through Canada Employment Centres, with counselling on job opportunities and successful job searches.

The UI benefit rate is 60% of the claimant's average weekly insurable earnings to a maximum weekly benefit of $384 in 1990 (60% of maximum weekly insurable earnings of $640). This rate does not strictly apply to job creation or work-sharing benefits (see "Other Benefits"). Average earnings are based on the last 20 weeks of insurable employment, or, for those people with less than 20 weeks of work, on all weeks worked in the qualifying period. The amount of the maximum weekly insurable earnings, from which the maximum weekly benefit rate is determined, is adjusted annually on the basis of an eight-year moving average of salaries and wages paid in Canada (see "Financing").

UI benefits are taxable. Furthermore, claimants whose net yearly income, including UI benefits, in 1990 is over $49,920 (1.5 times the annual maximum insurable earnings) must pay back up to 30% of UI benefits received in 1990 when their income tax return for that year is filed.

In certain cases, claimants may be financially in need and may apply for social assistance while waiting for their UI cheques. Provincial or municipal social assistance benefits may then be paid for a period (usually a few weeks) in respect of which UI benefits subsequently become payable. Where there is a special arrangement between EIC and the province or municipality, the amount of the social assistance may be deducted from later retroactive UI benefits and paid back to the relevant authority. The beneficiary must consent to this in writing prior to receiving social assistance.

Benefit Period

For most claimants, benefits are paid during a benefit period of up to 52 weeks, which includes an initial waiting period of two weeks. A claimant may receive a maximum of 50 weeks of benefits on one claim during this period. Benefit periods may be extended for persons participating in EIC-approved training programs, UI job creation programs and approved work-sharing programs. The 52-week benefit period may also be extended by the number of weeks of disentitlement, to a maximum of 104 weeks, if the reason for the disentitlement is incarceration, receipt of workers' compensation for temporary total disability or receipt of separation benefits. Claimants may be disentitled indefinitely for other reasons such as not looking for work, leaving the country or unduly restricting their availability for work (e.g., by strictly limiting wages, hours or the location of a job that they would accept). In these cases, benefit payment ceases until the person establishes proof of availability. As well, claimants are not entitled to benefits if they have lost their employment because of a labour dispute and they or any member of their grade or class are either participating in the dispute, directly interested in it or financing it. The disentitlement is lifted upon the termination of the stoppage of work or upon bona fide engagement in other employment.

A claimant may be disqualified from receiving benefits for up to six weeks for quitting a job without just cause, being fired for misconduct, refusing suitable employment or dropping out of an EIC-sponsored course of instruction. If any of the above situations occurs at the time an initial claim for benefits is filed, the disqualification has the effect of extending the waiting period. In such cases, the number of weeks of benefits to which a person is entitled is reduced by the number of weeks of disqualification.

Regular Benefits

UI benefits may be payable for up to 50 weeks in a 52-week benefit period (which includes the two-week waiting period). The length of the benefit period is based on the number of insurable weeks worked as well as the regional unemployment rate. The calculation of the number of weeks of entitlement

is broken down into three phases; however, once a benefit amount has been determined, the claimant receives that benefit for the duration of the claim.

For the purposes of calculating the duration of benefits, the first phase is based on the number of weeks of insurable employment. For every such week, the claimant is entitled to one week of benefits, to a maximum of 25 weeks.

Claimants who have worked for 27 or more weeks in insurable employment may have the first phase extended by virtue of their labour force attachment. This second phase of entitlement may be up to 13 weeks in duration; one week of benefits is paid for every two weeks of insurable employment. This phase ends 52 weeks after the beginning of the claim, or when the number of benefit weeks to which a claimant is entitled has elapsed.

After benefits have been exhausted in the first two periods, if the regional rate of unemployment exceeds 4.0%, regional extended benefits are available from two to 32 weeks, depending on the regional unemployment rate. A rate of 4.0% to 4.5% allows two extra weeks of benefits, while a rate over 11.5% allows 32 extra weeks. This period also ends 52 weeks after the beginning of the claim, or when the number of weeks to which a person is entitled has elasped.

Although the total number of weeks of entitlement for all three periods may theoretically reach 70, the actual maximum number of weeks of benefits payable is 50 (except for Commission-approved training, job creation or work-sharing benefits). Furthermore, it is not necessary to be entitled to all weeks of initial or labour force attachment-related benefits in order to receive extended benefits based on the regional unemployment rate. For example, a claimant may receive 20 weeks of initial benefits and 30 weeks of regional extended benefits, or 25 weeks of initial benefits, 10 weeks of labour force extended benefits and 15 weeks of regional extended benefits.

Special Benefits

With respect to special benefits, claimants who can prove eligibility with a medical certificate may receive up to 15 weeks of sickness benefits, depending on the illness, and up to 15 weeks of maternity benefits. Maternity benefits are payable at any time during the initial benefit period of 25 weeks and may be payable as early as eight weeks before the expected birth and up to 17 weeks following the date that the baby comes home from the hospital.

Maternity benefits may be paid to fathers who, because of tragic circumstances, leave work to become the primary caregiver to a newborn infant. Thus, in cases where the mother dies or becomes incapacitated to the extent that she cannot care for the child and is not entitled to UI special benefits, the father would qualify for up to 15 weeks of special benefits. The term "father" includes the natural father or the man who stands in the position of father in the eyes of the community.

Adoption benefits are payable to either eligible parent wishing to stay home to care for a newly adopted child. Benefits are payable for a maximum of 15 weeks during the period starting no sooner than the week of actual placement of the child and ending no later than 17 weeks after the placement.

The provision for special benefits in the case of the death or incapacity of the mother also applies to adoption benefits. In these cases, if the person who first applied for benefits dies, then the other person is eligible for up to 15 weeks of benefits if normal qualifying conditions are met.

A special severance or retirement benefit equal to three times the weekly payment that the claimant would receive on regular UI is payable in a lump sum to persons who have attained the age of 65 years while still working, whether or not they stop working. There is no two-week waiting period for this benefit. Application should be made at a Canada Employment Centre as soon as possible after a person turns 65.

Other Benefits

Benefits may also be payable to claimants undertaking approved training or participating in approved job creation projects or work-sharing agreements. A claimant who is eligible for regular UI benefits may be referred to an EIC-approved institutional training course or to a UI job creation project by an employment counsellor.

A UI beneficiary who participates in a training course receives the greater of regular UI benefits or a training allowance payable under the National Training Program. Through the National Training Program, a participant may receive an additional allowance to cover day-care, travel or expenses for living away from home.

A beneficiary who voluntarily participates in a specified job creation project of value to the community, such as development of forestry resources, may receive a supplement to the regular weekly UI benefit to a maximum of $384 in 1990. In some cases, the benefit period for persons participating in job creation projects starting on or after March 31, 1985, may be extended for up to three weeks beyond the termination of the project.

Claimants of work-sharing benefits must be working for an employer who has a work-sharing agreement with EIC which has been set up to help avert temporary layoffs. Workers may agree to work

10% to 60% fewer hours per week, thus sharing the available work. Such employees, who have the necessary weeks of insurable employment to qualify for regular UI benefits, can receive a UI benefit of up to $76.80 a day (20% of the maximum weekly benefit of $384) for a maximum of three days a week not worked. There is no waiting period for these benefits, which are payable for 26 weeks; the employer may apply for an extension of 12 weeks.

In addition to the benefits provided under the UI program, many employers provide supplemental unemployment benefit plans. Under such plans, employers pay certain benefits to their employees when they are off work because of a layoff, illness or pregnancy. Benefits are paid in addition to the UI benefits that employees are eligible to collect, to keep income close to normal take-home pay for persons who are temporarily out of work.

Financing

The UI Program is financed through employer and employee premiums, which are paid to the UI Account, and contributions from the federal government. Employers' and workers' premiums pay for the two periods of benefits (based on number of weeks of insurable employment and labour force attachment) that are paid to claimants receiving regular UI, sickness, maternity, adoption, special severance, work-sharing, training and job creation benefits, as well as for administration of the program. Through the Consolidated Revenue Fund, the federal government funds all fishing benefits in excess of premiums, the period of benefits that is based on regional unemployment rates, and the cost of extended benefits for those undertaking approved training or participating in UI job creation projects.

The UI premiums payable by employees and employers are based on the weekly insurable earnings of the employees. In order to determine the premium payable, the basic employee premium rate of $2.25 in 1990 is applied to every $100 of weekly insurable earnings up to the maximum weekly insurable earnings of $640 in 1990. The maximum weekly employee contribution is, therefore, $14.40 in 1990. The employer's contribution is 1.4 times the rate for employees and, thus, the maximum weekly employer contribution per employee is $20.16 in 1990.

The premium rate is set annually by EIC and is effective January 1. Maximum weekly insurable earnings are calculated as the product of maximum insurable earnings for 1975 ($185) and an eight-year moving average of employees' annual average earnings. This moving average of earnings is based on the average of annual wages and salaries paid by employers and reported on T4 slips under the *Income Tax Act*.

UI premiums are deducted from a worker's pay and are paid to the UI Account along with the employer's contribution on behalf of that worker. UI premiums are deductible for income tax purposes.

Nearly 32,000 employers are permitted to pay reduced UI premiums because they provide their employees with a UI-approved wage loss indemnity plan for illness, maternity or both. Because these plans pay workers when they are off work, affected employees may not have to collect UI or may collect UI for a shorter period.

Changes to UI

Substantial changes to the UI Program were made by Bill C-21, an Act to amend the *Unemployment Insurance Act*, which received Royal Assent on October 23, 1990. Most of the changes went into effect on November 18, 1990.

The concept of variable entrance requirements for regular benefits depending on regional economic conditions was reintroduced. Claimants now need from 10 to 20 weeks of work to qualify for benefits, depending on the regional unemployment rate.

As well, the benefit structure was simplified. Duration of benefits continues to be based on weeks worked and the regional rate of unemployment, but the structure was narrowed to a single phase, and, except in those areas with the highest unemployment rates, the maximum benefit period was reduced. The number of weeks a claimant can receive benefits, depending on the number of weeks worked and the unemployment rate in the region, now varies from 17 to 50 weeks.

Maternity, parental and sickness benefits were revised to conform to the *Canadian Charter of Rights and Freedoms*; the flexibility and duration of benefits were substantially increased. The Act now contains the following multitiered system of special benefits:

i) 15 weeks of maternity benefits for the mother in the period surrounding the birth of a child;
ii) 10 weeks of parental benefits, available to natural or adoptive parents, either mother or father, or shared between them as they deem appropriate; and
iii) a more flexible combination of regular, sickness, maternity and parental benefits.

In addition, parental benefits may be extended to 15 weeks in cases where the child is six months of age or older when the child arrives at the claimant's home, and the child suffers from a physical, psychological or emotional condition.

More than one type of special benefit can be claimed within the same benefit period, up to a

cumulative maximum of 30 weeks (e.g., 7 weeks of sickness, 15 weeks of maternity, and 8 weeks of parental benefits). In addition, claimants would be able to receive special benefits in combination with regular benefits, but the total could not exceed 30 weeks or the maximum regular benefit entitlement, whichever was greater.

In recognition of the fact that more Canadians are choosing to work beyond age 65, workers who are 65 or over now have to pay UI premiums, but are entitled to UI benefits if they lose their jobs, as long as they meet the usual qualifying conditions. The three-week lump sum payment (retirement benefit) is no longer payable. This change is retroactive to September 23, 1988.

Workers who are related to their employer are covered by UI if they are dealing "at arms length". If they work under the same sort of employment contract as other workers who are not related to the employer, their employment is insured and they will pay premiums. This means that if they become unemployed they will also be able to claim any benefit for which they are qualified. Factors such as rate of pay, conditions of employment and length, type and importance of their work will be used to decide whether or not their employment is insurable.

People who quit their jobs without "just cause" (as defined in the Act), are fired for misconduct or refuse to take new jobs are penalized. They are disqualified for a period of up to seven to 12 weeks, and the amount of benefits will also be lowered to 50% from 60% of the claimant's average weekly insurable earnings.

Employers or employees who knowingly give false information can now be prosecuted instead of being penalized. The fine for offences has been raised from $500 to $2,000 or six months in prison, or both.

The Act authorized $800 million of UI funds to expand active developmental assistance to include training, relocation assistance, self-employment and reemployment incentives.

UI is no longer partly financed through contributions from the federal government, but solely through employer and employee premiums.

Provincial Program

Quebec

Maternity Allowance (*Allocation de maternité*)

A salaried worker in Quebec who is eligible for maternity benefits under the *Unemployment Insurance Act* may apply for this taxable allowance to cover the two-week waiting period from the time the application for the UI claim is made until actual benefits commence. To be eligible, the worker must notify her employer at least three weeks prior to her departure on maternity leave, and she must provide the employer with a medical certificate confirming the pregnancy and the anticipated date of birth. The Maternity Allowance for 1990 is $360 for each pregnancy. This program began in 1979. It is administered by the Quebec Ministry of Manpower, Income Security and Skills Development (*Ministère de la Main-d'œuvre, de la Sécurité du revenu et de la Formation professionnelle*) under the *Labour Standards Act* (*Loi sur les normes du travail*).

Beneficiaries:	March 1990	44,583
Benefit Expenditures:	1989-90	$10,700,000

Table 8.1
Unemployment Insurance
Premium Rates, Benefits and Earnings
1989 and 1990

	1989	1990
Minimum Weekly Earnings for Insurable Employment	$121.00	$128.00
Maximum Weekly Insurable Earnings	605.00	640.00
Basic Weekly Premium[1]		
Employee	1.95	2.25[3]
Employer	2.73	3.15[3]
Maximum Weekly Contribution		
Employee	11.80	14.40[3]
Employer	16.52	20.16[3]
Maximum Annual Contribution		
Employee	613.60	748.80[3]
Employer	859.04	1,048.32[3]
Maximum Weekly Benefit[2]	363.00	384.00
Net Annual Income Level at Which UI Benefits Become Repayable	$47,190	$49,920

1. Per $100 weekly insurable earnings.
2. The maximum weekly benefit is equal to 60% of maximum weekly insurable earnings.
3. Based on amendments in Bill C-21.

Table 8.2a
Unemployment Insurance
Number of Beneficiaries by Province/ Territory and Type of Benefit[1]
March 1988

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Newfoundland	74,180	610	590	20	12,440	80	230	1,290	89,440
Prince Edward Island	14,680	180	190	10	2,390	20	100	300	17,860
Nova Scotia	56,510	1,300	1,290	50	6,190	70	110	1,270	66,770
New Brunswick	66,720	1,120	870	40	2,980	290	210	1,480	73,710
Quebec	343,080	7,560	11,140	340	2,850	1,800	250	7,360	374,380
Ontario	221,460	13,780	18,330	990	140	1,400	810	8,050	264,950
Manitoba	35,440	1,210	1,890	90	270	850	100	1,810	41,670
Saskatchewan	32,860	730	1,630	50	30	560	100	1,120	37,080
Alberta	77,090	2,010	4,650	150	10	480	260	2,750	87,400
British Columbia	132,710	3,740	4,410	200	4,990	380	540	3,950	150,920
Yukon	1,900	20	60	0	0	0	10	110	2,100
Northwest Territories	1,500	20	120	0	0	0	0	130	1,780
Outside Canada[4]	150	0	60	0	0	--	--	0	210
Total[3]	1,058,280	32,270	45,220	1,920	32,300	5,930	2,730	29,620	1,208,260

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
2. Number of trainees on courses approved by EIC.
3. Totals may not add due to rounding.
4. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

Table 8.2b
Unemployment Insurance
Number of Beneficiaries by Province/ Territory and Type of Benefit[1]
March 1989

Province/Territory	Regular	Sickness	Maternity	Retire-ment	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Newfoundland	79,580	610	650	10	12,300	20	140	1,520	94,830
Prince Edward Island	15,040	170	220	0	2,410	10	110	350	18,310
Nova Scotia	57,640	1,350	1,330	50	5,770	50	200	1,540	67,920
New Brunswick	65,300	1,140	970	40	2,640	170	200	1,550	72,010
Quebec	358,260	10,550	11,950	220	2,740	2,420	140	6,140	392,430
Ontario	208,480	13,780	19,900	930	140	2,640	1,060	8,420	255,350
Manitoba	37,230	1,220	1,990	80	290	750	90	1,690	43,340
Saskatchewan	33,900	730	1,780	60	30	670	60	1,060	38,290
Alberta	78,450	2,310	5,120	130	10	460	220	2,500	89,200
British Columbia	133,460	4,070	4,840	190	4,820	310	280	4,800	152,770
Yukon	2,040	20	50	0	0	0	20	110	2,230
Northwest Territories	1,560	40	130	0	0	0	0	130	1,860
Outside Canada[4]	140	0	40	0	0	--	--	0	190
Total[3]	1,071,070	35,990	48,970	1,710	31,150	7,510	2,520	29,810	1,228,720

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
2. Number of trainees on courses approved by EIC.
3. Totals may not add due to rounding.
4. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

Table 8.2c
Unemployment Insurance
Number of Beneficiaries by Province/ Territory and Type of Benefit[1]
March 1990

Province/Territory	Regular	Sickness	Parental[5]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Newfoundland	78,510	590	700	10	12,110	70	480	2,050	94,530
Prince Edward Island	15,420	160	250	0	2,320	40	190	340	18,720
Nova Scotia	57,470	1,500	1,530	40	5,250	180	140	1,790	67,890
New Brunswick	65,330	1,180	1,020	30	2,400	330	180	2,130	72,590
Quebec	362,850	7,830	13,330	210	2,250	3,990	140	8,540	399,140
Ontario	236,230	14,580	21,600	710	130	6,290	990	10,740	291,280
Manitoba	33,950	1,160	2,120	90	310	1,240	170	1,690	40,730
Saskatchewan	29,340	820	1,830	40	30	480	90	1,110	33,740
Alberta	67,650	2,360	5,290	90	20	310	340	2,700	78,740
British Columbia	118,790	4,670	5,250	150	4,820	220	580	6,070	140,550
Yukon	1,970	20	60	0	0	0	10	120	2,180
Northwest Territories	1,500	30	160	0	10	0	0	110	1,810
Outside Canada[4]	160	0	50	0	0	--	--	0	220
Total[3]	1,069,170	34,900	53,180	1,380	29,640	13,140	3,300	37,390	1,242,110

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Persons receiving adoption benefits and year-round fishermen have been included since April 1989.
2. Number of trainees on courses approved by EIC.
3. Totals may not add due to rounding.
4. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
5. Includes persons receiving maternity, paternity or adoption benefits.

Table 8.3a
Unemployment Insurance
Number of Beneficiaries[1] by Province/ Territory as of End of Quarter
March 1988 to December 1988

Province/Territory	March 1988	June 1988	Sept. 1988	Dec. 1988
Newfoundland	89,440	57,090	54,610	82,800
Prince Edward Island	17,860	8,110	8,010	16,250
Nova Scotia	66,770	41,730	36,120	52,350
New Brunswick	73,710	47,370	40,400	61,230
Quebec	374,380	277,300	270,670	346,320
Ontario	264,950	195,760	178,180	213,090
Manitoba	41,670	29,390	27,640	38,550
Saskatchewan	37,080	24,130	21,460	32,550
Alberta	87,400	75,310	66,220	81,740
British Columbia	150,920	132,460	117,250	148,960
Yukon	2,100	1,390	1,120	1,930
Northwest Territories	1,780	1,470	1,270	1,760
Outside Canada[2]	210	140	190	210
Total[3]	1,208,260	891,640	823,110	1,077,750

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
2. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
3. Totals may not add due to rounding.

Table 8.3b
Unemployment Insurance
Number of Beneficiaries[1] by Province/ Territory as of End of Quarter
March 1989 to June 1990

Province/Territory	March 1989	June 1989	Sept. 1989	Dec. 1989	March 1990	June 1990
Newfoundland	94,830	60,960	56,330	88,870	94,530	63,070
Prince Edward Island	18,310	8,710	8,810	17,390	18,720	8,320
Nova Scotia	67,920	42,590	39,480	58,860	67,890	47,290
New Brunswick	72,010	48,290	39,720	65,220	72,590	48,780
Quebec	392,430	293,320	278,210	363,990	339,140	314,290
Ontario	255,350	191,660	172,250	223,040	291,280	249,110
Manitoba	43,340	31,290	26,250	37,810	40,730	30,380
Saskatchewan	38,290	24,930	19,620	29,210	33,740	22,760
Alberta	89,200	74,630	62,830	74,500	78,740	70,430
British Columbia	152,770	126,120	107,980	138,260	140,550	123,330
Yukon	2,230	1,330	1,090	1,990	2,180	1,430
Northwest Territories	1,860	1,480	1,140	1,640	1,810	1,520
Outside Canada[2]	190	140	180	220	220	190
Total[3]	1,228,720	905,440	813,880	1,100,990	1,242,110	980,880

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Persons receiving adoption benefits and year-round fishermen are excluded prior to June 1989.
2. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
3. Totals may not add due to rounding.

Table 8.4a
Unemployment Insurance
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1988

Age Group	Regular	Sickness	Maternity	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Males								
Under 20	31,240	380	--	1,300	190	100	1,650	34,840
20-24	130,500	1,530	--	3,520	680	540	7,730	144,500
25-34	224,080	3,430	--	8,170	1,470	770	8,090	246,010
35-44	120,020	2,440	--	7,010	710	280	2,150	132,620
45-54	74,850	2,680	--	4,660	440	160	470	83,270
55-64	61,330	3,510	--	3,400	280	80	110	68,710
65	--	--	--	--	--	--	--	1,290[4]
Total[3]	642,020	13,980	--	28,060	3,770	1,930	20,190	711,240
Females								
Under 20	15,110	320	860	120	70	20	690	17,190
20-24	75,050	1,770	9,300	450	340	200	2,610	89,710
25-34	148,930	4,710	31,560	1,390	710	360	3,790	191,460
35-44	91,300	4,830	3,490	1,260	530	150	1,770	103,330
45-54	54,900	3,950	10	740	340	70	490	60,500
55-64	30,960	2,710	--	280	180	10	70	34,210
65	--	--	--	--	--	--	--	630[4]
Total[3]	416,260	18,290	45,220	4,240	2,160	810	9,420	497,020

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
2. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
3. Totals may not add due to rounding.
4. Beneficiaries who received retirement benefits.

Table 8.4b
Unemployment Insurance
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1989

Age Group	Regular	Sickness	Maternity	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Males								
Under 20	31,800	480	--	1,190	100	100	1,660	35,320
20-24	123,310	1,900	--	3,040	650	440	7,360	136,700
25-34	226,900	4,260	--	7,800	1,650	610	7,720	248,940
35-44	122,930	3,150	--	6,740	1,010	270	2,090	136,190
45-54	76,200	2,920	--	4,590	620	120	470	84,910
55-64	62,610	3,390	--	3,360	430	40	100	69,930
65	--	--	--	--	--	--	--	1,160[4]
Total[3]	643,740	16,100	--	26,710	4,460	1,580	19,400	713,150
Females								
Under 20	15,510	390	1,060	100	70	20	720	17,880
20-24	71,370	1,860	9,600	390	330	250	2,780	86,580
25-34	154,710	5,150	34,290	1,460	940	350	4,040	200,950
35-44	95,920	5,280	3,990	1,380	830	220	2,170	109,780
45-54	57,750	4,340	30	780	610	80	620	64,210
55-64	32,070	2,870	--	330	270	20	80	35,630
65	--	--	--	--	--	--	--	550[4]
Total[3]	427,340	19,890	48,970	4,440	3,050	930	10,410	515,580

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
2. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
3. Totals may not add due to rounding.
4. Beneficiaries who received retirement benefits.

Table 8.4c
Unemployment Insurance
Number of Beneficiaries[1] by Age Group, Sex and Type of Benefit
March 1990

Age Group	Regular	Sickness	Parental[5]	Fishing	Work Sharing	Job Creation	Training[2]	Total[3]
Males								
Under 20	30,330	400	0	970	280	120	1,800	33,900
20-24	116,010	1,620	30	2,630	1,200	450	8,380	130,310
25-34	232,920	3,830	130	7,350	3,390	740	9,960	258,320
35-44	131,620	3,020	30	6,470	1,930	410	2,940	146,400
45-54	78,760	2,660	0	4,450	1,160	170	650	87,840
55-64	61,960	3,380	--	3,240	660	80	140	69,460
65	--	--	--	--	--	--	--	920[4]
Total[3]	651,600	14,910	190	25,090	8,610	1,970	23,860	727,150
Females								
Under 20	13,860	370	1,070	80	60	40	940	16,420
20-24	63,030	1,740	9,650	350	440	290	3,230	78,730
25-34	150,680	5,120	37,620	1,490	1,420	530	5,390	202,250
35-44	99,310	5,530	4,610	1,460	1,380	340	3,000	115,630
45-54	59,160	4,400	40	830	880	110	870	66,280
55-64	31,540	2,830	--	330	350	30	110	35,200
65	--	--	--	--	--	--	--	460[4]
Total[3]	417,570	19,990	52,990	4,550	4,530	1,130	13,530	514,960

1. The number of beneficiaries includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Persons receiving adoption benefits and year-round fishermen have been included since April 1989.
2. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.
3. Totals may not add due to rounding.
4. Beneficiaries who received retirement benefits.
5. Includes persons receiving maternity, paternity or adoption benefits.

Table 8.5a
Unemployment Insurance
Benefit Expenditures[1] by Province/ Territory and Type of Benefit
1987-88
($000s)

Province/Territory	Regular	Sickness	Maternity[2]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[3]	Total[4]
Newfoundland	569,296	5,096	7,304	227	91,229	171	5,382	8,842	687,548
Prince Edward Island	104,267	1,453	2,154	80	17,743	63	1,337	2,024	129,121
Nova Scotia	427,569	11,199	13,820	688	49,397	153	4,240	8,538	515,604
New Brunswick	523,609	9,491	10,006	495	22,009	479	4,537	8,998	579,623
Quebec	2,918,025	68,868	118,934	4,025	20,687	3,291	26,909	56,443	3,217,182
Ontario	1,954,222	123,831	220,962	12,009	969	3,227	20,160	68,422	2,403,801
Manitoba	285,551	10,947	20,888	1,097	2,943	1,393	1,965	12,946	337,730
Saskatchewan	257,178	6,344	18,926	734	140	1,451	2,208	7,067	294,048
Alberta	788,401	19,762	57,432	1,567	150	3,065	8,150	22,674	901,199
British Columbia	1,293,434	34,821	51,564	2,438	42,464	1,019	13,930	29,009	1,468,678
Yukon	18,058	219	727	17	3	1	106	823	19,953
Northwest Territories	17,505	258	1,474	9	48	0	0	994	20,287
Outside Canada[5]	1,730	24	407	6	0	--	--	0	2,166
Total	9,158,846	292,312	524,597	23,390	247,779	14,314	88,923	226,779	10,576,940

1. Represents total UI disbursements to claimants, including retroactive adjustments.
2. Includes adoption benefits (total of $4,657,630).
3. Trainees on courses approved by EIC.
4. Totals may not add due to roun·ling.
5. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

Table 8.5b
Unemployment Insurance
Benefit Expenditures[1] by Province/ Territory and Type of Benefit
1988-89
($000s)

Province/Territory	Regular	Sickness	Maternity[2]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[3]	Total[4]
Newfoundland	633,694	5,925	7,807	223	96,589	79	8,297	9,654	762,268
Prince Edward Island	112,875	1,590	2,549	62	19,267	26	1,488	1,949	139,806
Nova Scotia	434,519	12,287	14,666	585	53,087	110	4,240	9,444	528,939
New Brunswick	545,565	10,526	10,873	416	21,491	358	4,754	8,742	602,725
Quebec	3,125,998	77,823	133,783	3,459	21,565	5,449	36,079	54,081	3,458,237
Ontario	1,865,045	142,630	248,639	11,869	945	6,640	22,860	76,055	2,374,683
Manitoba	308,050	11,311	22,539	1,035	3,404	2,035	2,236	13,256	363,865
Saskatchewan	269,042	6,992	20,182	652	188	1,630	2,677	7,368	308,730
Alberta	757,089	22,543	62,180	1,504	169	1,149	6,637	23,648	874,920
British Columbia	1,318,405	41,778	56,986	2,490	48,637	934	15,508	36,284	1,521,022
Yukon	19,544	271	854	17	4	0	74	912	21,677
Northwest Territories	16,772	386	1,749	16	50	0	0	1,025	19,997
Outside Canada[5]	1,839	24	548	5	0	–	–	0	2,416
Total	9,408,438	334,086	583,354	22,334	265,395	18,410	104,850	242,419	10,979,286

1. Represents total UI disbursements to claimants, including retroactive adjustments.
2. Includes adoption benefits (total of $4,827,920).
3. Trainees on courses approved by EIC.
4. Totals may not add due to rounding.
5. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

Table 8.5c
Unemployment Insurance
Benefit Expenditures[1] by Province/ Territory and Type of Benefit
1989-90
($000s)

Province/Territory	Regular	Sickness	Maternity[2]	Retire-ment	Fishing	Work Sharing	Job Creation	Training[3]	Total[4]
Newfoundland	710,959	6,218	8,765	240	98,115	168	9,338	12,131	845,933
Prince Edward Island	128,427	1,677	2,706	57	19,777	60	1,740	2,165	156,609
Nova Scotia	479,110	14,226	16,698	613	56,252	370	4,509	13,048	584,825
New Brunswick	582,712	11,924	12,011	430	20,664	657	6,332	13,212	647,942
Quebec	3,462,051	80,291	154,900	3,772	19,624	7,713	36,025	63,062	3,827,438
Ontario	2,055,061	155,305	282,584	11,768	886	11,179	20,056	88,948	2,625,785
Manitoba	317,801	12,171	24,982	982	3,984	2,375	2,744	13,710	378,748
Saskatchewan	263,909	7,440	21,782	614	274	1,173	1,921	7,912	305,025
Alberta	747,795	25,362	67,618	1,439	170	1,074	7,624	27,356	878,438
British Columbia	1,289,927	49,622	62,257	2,259	51,921	948	14,266	50,366	1,521,566
Yukon	20,791	338	793	10	15	0	77	1,080	23,104
Northwest Territories	16,981	417	1,861	10	83	0	42	931	20,326
Outside Canada[5]	2,075	35	516	16	0	--	--	0	2,641
Total	10,077,598	365,025	657,473	22,210	271,764	25,717	104,672	293,922	11,818,380

1. Represents total UI disbursements to claimants, including retroactive adjustments.
2. Includes adoption benefits (total of $4,813,750).
3. Trainees on courses approved by EIC.
4. Totals may not add due to rounding.
5. Canadians and non-Canadians who have been employed by a Canadian firm outside Canada, including Americans covered through a reciprocal International Social Security Agreement.

War Veterans' Financial Benefit Programs

The Veterans Affairs Portfolio, which includes the Department of Veterans Affairs, the Canadian Pension Commission, the Veterans Appeal Board and the Bureau of Pensions Advocates, provides three main types of benefits and services to members and former members of the Canadian Armed Forces:

i) compensation for disability or death;
ii) income support; and
iii) treatment and health care benefits.

Certain civilians and former members of Allied Forces are also eligible.

Recipients of a disability pension awarded under the *Pension Act* or the *Civilian War Pensions and Allowances Act* are entitled to treatment for their pensioned disabilities. Recipients of an allowance under the *War Veterans Allowance Act* or the *Civilian War Pensions and Allowances Act*, Part XI, are entitled to medical treatment and dental care. Treatment may include care not covered by provincial health insurance plans, the cost of prescriptions, and the provision of prosthetic devices. Residential care in hospitals and homes administered by the Department of Veterans Affairs or a hospital in the recipient's community is available to eligible veterans.

The Department of Veterans Affairs also administers the Veterans Independence Program (VIP), introduced in 1981, which provides financial assistance to eligible veterans in maintaining or improving their quality of life by assisting them to remain healthy and independent in their own homes or communities. While care in the home is the primary focus of VIP, care is also provided in community institutions. In order to be eligible for this program, a veteran must require service as a direct result of a war disability for which a pension is paid or be at least 65 years of age and in receipt of a War Veterans Allowance (WVA) or be entitled to WVA if it were not for payments received under the *Old Age Security Act*. VIP has been extended to include Canada Service Veterans who are 65 years of age or older, with at least 365 days of service in Canada during wartime and a modest income.

Through the *Children of War Dead (Education Assistance) Act*, children receiving benefits as a result of the death of parents who qualified as disability pensioners are paid monthly allowances, tuition and other costs for up to four academic years of post-secondary education until they reach age 25 (with possible extensions to age 30 based on progress and achievement).

Counselling and training allowances for disability pensioners who are unable to carry out their former employment are additional benefits provided by the Department.

The Canadian Pension Commission is responsible for authorizing and paying monetary grants accompanying certain gallantry awards bestowed on members of the Armed Forces. In addition, it is responsible for administering certain trust funds established by private individuals for the benefit of veterans and their dependants.

Veterans' and Civilians' Disability Pensions

Eligibility

The Canadian Pension Commission provides pensions to those suffering from disabilities related to military service under the provisions of the *Pension Act*. Similar awards are available to those who served in close support of the Armed Forces under the *Civilian War Pensions and Allowances Act* (Parts I-X).

The applicant's age, occupation and financial circumstances have no bearing on entitlement to a pension or the amount of a pension paid.

Benefits

Disability Pension Benefits

The amount of disability pension paid is based on the extent of disability, as established by medical examination, and in accordance with a Table of Disabilities which the Commission maintains.

The extent of a pensioner's disability is expressed as a percentage, with varying assessments

made on a percentage scale. Pensions for disability are paid in accordance with Schedule A of the *Pension Act*, which is divided into 20 classes ranging from 5% to 100%. Monthly pensions are not paid for disabilities assessed at less than 5%, but pensioners whose assessment is between 1% and 4% receive an appropriate single payment.

Additional Pension for Dependants

Flowing from a veteran's entitlement to pension are additional benefits payable on behalf of a spouse and dependent children and, under certain circumstances, to parents, sisters or brothers of a pensioner.

Special Allowances

In addition to the basic disability pension, the *Pension Act* provides for the payment of a Clothing Allowance, Attendance Allowance and Exceptional Incapacity Allowance. A Clothing Allowance may be paid to a pensioner who is an amputee or who must wear a special appliance, or to one who requires specially made clothing. A pensioner who is totally disabled and in need of an attendant may be awarded an Attendance Allowance. The payment of an Exceptional Incapacity Allowance may be made to a veteran who is in receipt of a pension at the Class I (98% to 100%) rate and who is suffering an exceptional incapacity that is a consequence of, or caused in whole or in part by the disability for which the Class I pension is paid.

Benefits for Survivors

The surviving spouse and eligible children may receive benefits following the disability pensioner's death. Upon the pensioner's death, the spouse receives, for a period of 12 months, that amount of monthly disability pension plus any additional benefits (i.e., payments on behalf of the spouse, Attendance Allowance and Exceptional Incapacity Allowance) that were being paid to the pensioner at the time of death. At the end of one year, benefits automatically change to a full survivor's pension (equal to the disability pension) for the spouse of a deceased pensioner who had been receiving disability benefits of 48% or more at the time of death. A survivor whose spouse's pension had been based on a disability of 5% to 47% automatically receives a "proportionate pension". Such a pension equals one half of the disability pension being paid when the pensioner died.

Orphan's benefits are also available. If the deceased pensioner's disability was assessed at 48% or more, eligible children receive monthly benefits effective the day following the date of the pensioner's death. When the disability pension was paid at a lesser rate, monthly orphan's benefits are not immediately payable. Instead, such children receive a lump sum payment; the period covered by the payment expires in approximately two years. If, at that time, it is determined that the children are eligible to continue receiving benefits, monthly pension payments commence.

In special cases, where the deceased veteran was wholly or substantially maintaining parents or brothers or sisters and where they are without adequate means of caring for themselves, an award may be made to the parents and brothers and sisters. Awards of this nature are entirely discretionary, based on need, and may be increased or decreased, depending on individual circumstances.

The *Statute Law (Superannuation) Amendment Act*, which received Royal Assent on June 29, 1989, amended the *Pension Act* to allow payment of benefits on behalf of a disability pensioner's dependant who has married or remarried. Dependants or survivors (children, parents, brothers, sisters, orphans, widows or widowers) who have had pensions terminated upon marriage or remarriage may be eligible for resumption of benefits.

Last Illness and Burial

Where the estate of a deceased pensioner is insufficient to pay the costs of the pensioner's last illness or his or her funeral, the *Pension Act* provides that the Commission may award a grant to assist in paying the costs.

Compensation for Former Prisoners of War

The *Pension Act* also provides for the payment of compensation to former members of the Canadian Forces who were incarcerated by the enemy for a period of 89 days or more during or subsequent to World War I. The provisions of this legislation extend benefits to veterans who were evaders or escapees on the same terms as if they had been prisoners of war. The definition of a prisoner of war now includes veterans who were interned in a neutral country designated as enemy-occupied territory. Algeria and Tunisia are among areas so designated. The payment of prisoner of war compensation was authorized by Parliament in an attempt to compensate former prisoners of war to some degree for the indignities, maltreatment, malnutrition and psychological and emotional damage that resulted from their imprisonment by the enemy.

Benefits are available to survivors (spouses and dependent children) of former prisoners of war. If a pensioner is receiving prisoner of war compensation and disability pension at the time of his or her death, the two rates are combined when determining survivor benefits.

Indexation Provisions

Disability pensions are adjusted annually to compensate for inflation on the first of January by whichever is greater – the percentage increase in the Consumer Price Index (CPI) over the 12-month period ending September 30 of the previous year or the increase in the average composite wage of a representative group of federal public servants. Sample benefit rates are shown in Table 9.1. Appendix C includes sample rates for 1987 to 1990. In Canada, income tax is not payable on pensions paid by the Canadian Pension Commission.

Financing

Payments of disability and dependants' pensions are made out of the federal government's Consolidated Revenue Fund through the Department of Veterans Affairs.

Table 9.1
Veterans' and Civilians' Disability Pensions
Sample Monthly Benefits[1]
by Type of Benefit
1989 and 1990

Type of Benefit	1989		1990	
	100% Disability	45% Disability	100% Disability	45% Disability
Single Person	$1,346.79	$606.06	$1,410.09	$634.54
Married Couple	1,683.49	757.58	1,762.61	793.18
First Child[2]	175.08	78.79	183.31	82.49
Widow(er)	1,010.09	378.78	1,057.57	396.59
First Orphan[3]	350.17	39.39	366.62	41.25
Exceptional Incapacity Allowance	237.66 to 712.96	--	248.83 to 746.47	--
Clothing Allowance[4]	11.21 to 100.97	11.21 to 100.97	11.74 to 105.72	11.74 to 105.72
Attendance Allowance[4]	142.61 to 891.19	142.61 to 891.19	149.31 to 933.08	149.31 to 933.08

1. Please note that these are sample benefits only. Different benefit levels are set for each of 20 classes of disability which range from 5% to 100% at 5% intervals.
2. An additional benefit may be payable on behalf of each dependent child of a disability pensioner. Rates are specified for the first, second and each subsequent child in annual rate tables.
3. An orphan's benefit may be payable on behalf of each dependent child of a surviving spouse. Rates are specified for the first, second and each subsequent child in annual rate tables. Payment of this monthly benefit at the "45% Disability" rate or lower begins immediately for orphans 15 years old and younger, and for orphans 16 years old and over, it begins two years after the death of the disability pensioner, a lump sum payment having already been made.
4. Payment of the clothing and attendance allowances is not based on the percentage of disability.

Table 9.2a
Veterans' and Civilians' Disability Pensions
Number of Cases and Benefit Expenditures by Province/ Territory and Type of Benefit
1987-88

Province/Territory	Disability Pension		Surviving Dependants' Pension[1]		Total	
	Cases[2] March 1988	Benefit Expenditures ($000s) 1987-88	Cases[2] March 1988	Benefit Expenditures ($000s) 1987-88	Cases[2] March 1988	Benefit Expenditures ($000s) 1987-88
Newfoundland	1,215	6,813	576	3,632	1,791	10,445
Prince Edward Island	1,312	7,262	605	3,705	1,917	10,967
Nova Scotia	7,045	39,688	3,149	20,414	10,194	60,102
New Brunswick	4,877	25,249	1,915	11,520	6,792	36,769
Quebec	12,696	65,647	5,663	34,564	18,359	100,211
Ontario	34,547	172,499	15,652	100,052	50,199	272,551
Manitoba	5,724	33,504	2,656	16,967	8,380	50,471
Saskatchewan	4,092	22,186	1,687	10,482	5,779	32,668
Alberta[3]	7,781	35,615	3,269	18,695	11,050	54,310
British Columbia[4]	16,702	86,461	6,947	46,211	23,649	132,672
Outside Canada	3,662	18,416	2,454	19,043	6,116	37,459
Total	99,653	513,341	44,573	285,284	144,226	798,625

1. Includes widows, widowers, orphans, parents and siblings.
2. Refers to the number of single/family units.
3. Includes data for the Northwest Territories.
4. Includes data for the Yukon.

Table 9.2b
Veterans' and Civilians' Disability Pensions
Number of Cases and Benefit Expenditures by Province/ Territory and Type of Benefit
1988-89

Province/Territory	Disability Pension		Surviving Dependants' Pension[1]		Total	
	Cases[2] March 1989	Benefit Expenditures ($000s) 1988-89	Cases[2] March 1989	Benefit Expenditures ($000s) 1988-89	Cases[2] March 1989	Benefit Expenditures ($000s) 1988-89
Newfoundland	1,207	7,089	585	3,794	1,792	10,883
Prince Edward Island	1,315	7,808	632	4,006	1,947	11,314
Nova Scotia	7,034	40,923	3,209	21,530	10,243	62,453
New Brunswick	4,893	27,003	1,972	12,062	6,865	39,065
Quebec	12,653	67,929	5,863	36,038	18,516	103,967
Ontario	34,127	179,570	15,952	104,064	50,079	283,634
Manitoba	5,583	34,826	2,700	17,579	8,283	52,405
Saskatchewan	4,044	22,973	1,711	10,923	5,755	33,896
Alberta[3]	7,746	37,633	3,333	19,871	11,079	57,504
British Columbia[4]	16,703	91,616	7,096	48,281	23,799	139,897
Outside Canada	3,512	18,176	2,414	18,836	5,926	37,012
Total	98,817	535,545	45,467	296,985	144,284	832,530

1. Includes widows, widowers, orphans, parents and siblings.
2. Refers to the number of single/family units.
3. Includes data for the Northwest Territories.
4. Includes data for the Yukon.

Table 9.2c
Veterans' and Civilians' Disability Pensions
Number of Cases and Benefit Expenditures by Province/ Territory and Type of Benefit
1989-90

Province/Territory	Disability Pension		Surviving Dependants' Pension[1]		Total	
	Cases[2] March 1990	Benefit Expenditures ($000s) 1989-90	Cases[2] March 1990	Benefit Expenditures ($000s) 1989-90	Cases[2] March 1990	Benefit Expenditures ($000s) 1989-90
Newfoundland	1,205	7,785	619	4,367	1,824	12,152
Prince Edward Island	1,320	8,457	701	4,769	2,021	13,226
Nova Scotia	6,986	36,419	3,493	21,502	10,479	57,921
New Brunswick	4,893	28,376	2,187	14,434	7,080	42,810
Quebec	12,541	69,934	6,165	39,489	18,706	109,423
Ontario	33,654	188,749	17,789	128,293	51,443	317,042
Manitoba	5,452	34,907	2,931	19,987	8,383	54,894
Saskatchewan	4,026	23,754	1,869	12,935	5,895	36,689
Alberta[3]	7,665	38,919	3,657	23,461	11,322	62,380
British Columbia[4]	16,760	95,709	7,876	57,185	24,636	152,894
Outside Canada	3,396	18,297	2,485	20,061	5,881	38,358
Total	97,898	551,305	49,772	346,484	147,670	897,789

1. Includes widows, widowers, orphans, parents and siblings.
2. Refers to the number of single/family units.
3. Includes data for the Northwest Territories.
4. Includes data for the Yukon.

Table 9.3
Veterans' and Civilians' Disability Pensions
Number of Cases[1] by Age Group and Type of Case
March 1988, 1989 and 1990

Age Group	March 1988			March 1989			March 1990		
	Disability Pensioners	Widow(er)s	Total	Disability Pensioners	Widow(er)s	Total	Disability Pensioners	Widow(er)s	Total
20-44	1,475	168	1,643	1,535	167	1,702	1,627	207	1,834
45-54	2,792	618	3,410	2,766	537	3,303	2,809	556	3,365
55-59	3,641	1,300	4,941	3,702	1,076	4,778	3,503	968	4,471
60-64	12,663	4,247	16,910	8,331	3,515	11,846	5,442	3,220	8,662
65-69	37,872	7,150	45,022	36,371	6,948	43,319	32,015	7,787	39,802
70-74	23,698	6,320	30,018	26,520	6,330	32,850	30,753	7,851	38,604
75-79	9,988	14,464	24,452	11,895	17,093	28,988	13,677	19,551	33,228
80-84	4,043	3,815	7,858	4,395	3,655	8,050	4,876	3,728	8,604
85-89	1,623	3,249	4,872	1,591	2,954	4,545	1,665	2,763	4,428
90+	1,858	2,494	4,352	1,711	2,503	4,214	1,531	2,569	4,100
Total	99,653	43,825	143,478	98,817	44,778	143,595	97,898	49,200	147,098

1. Excludes recipients of Orphans, Parents and Siblings benefits.

War Veterans' and Civilian War Allowances

The *War Veterans Allowance Act*, which was passed in 1930, and Part XI of the *Civilian War Pensions and Allowances Act*, which became effective in 1962, provide allowances for persons or their dependants who meet service eligibility requirements and who, because of age or incapacity, are unable to work and have insufficient income for maintenance as determined by an income test. Both Acts are administered by the Department of Veterans Affairs, with the Veterans Appeal Board being responsible for hearing appeals and rendering formal interpretations of these Acts.

Eligibility

General

Veterans of Canadian Forces may obtain benefits under the *War Veterans Allowance Act* if their war service, age or incapacity, and income meet the requirements of the Act. From a service point of view, ex-military personnel who served in World War I or II, or in Korea, or those in receipt of a Veterans' Disability Pension due to war service may be eligible for benefits. Veterans of Commonwealth or Allied Forces may obtain benefits under the *War Veterans Allowance Act* if they were living in Canada at the time of joining the Forces, or have lived in Canada for a total of at least 10 years, provided they served in a theatre of war during World War I or World War II.

Civilian War Allowances, which are similar to those for veterans, are available to civilians who served in close support of the Armed Forces in World War I or II, or in Korea, and performed meritorious service. Subject to certain conditions of duration and area of service, eligible civilians include groups such as the Canadian merchant seamen and Canadian overseas welfare workers of World War II.

A widow or widower or orphan may also qualify for benefits under these Acts, providing the deceased spouse or parent was eligible from a service standpoint.

An allowance may be awarded to a male veteran/civilian or to a widower of a female veteran/civilian at age 60. A female veteran/civilian or a veteran's/civilian's widow qualifies at age 55. However, both groups may be awarded allowances at earlier ages if they are considered to be:

i) permanently unemployable because of physical or mental disability;
ii) unable to maintain themselves, and unlikely to become able to do so, due to a combination of economic handicaps and physical or mental disability or insufficiency; or
iii) unable to maintain themselves because of the need to provide for a dependent child residing at home.

Financial Eligibility

Eligibility is based on an income test. Since April 1986, the definition of income used for determining eligibility for the allowance is the same as is used for the federal Guaranteed Income Supplement (GIS) (see Chapter 2). However, for the purposes of War Veterans Allowances, Veterans Disability Pensions are included as income; such pensions are not included for GIS purposes. Exempt income includes benefits such as attendance allowances for the disabled, social assistance, provincial GIS or Spouse's Allowance income supplementation programs (see Chapter 2), certain amounts paid to or on behalf of dependent children (including any Child Tax Credit (CTC) received), payments under the Veterans Care Regulations and annual net casual earnings from employment of up to $2,900 for single recipients and $4,200 for married recipients. An exemption of $140 per year on interest income as defined in the *Income Tax Act* is also allowed.

An initial application is required to determine service eligibility and to acquire income information. After the initial application is approved, a recipient's eligibility is determined each April by a renewal process that involves considering his or her income for the previous calendar year; the new benefits are effective from April 1. All recipients must report any changes in income or domestic status, as soon as they occur.

Benefits

Monthly non-taxable allowances are payable to eligible single persons, including widows or widowers, and eligible married couples. A widow or widower with one dependent child is paid at the married rate. Blind single persons and couples with one blind partner receive slightly higher allowances. An additional allowance may be payable on behalf of a dependent child if the child is:

i) under 18 years of age;
ii) between the ages of 18 and 25 and continuing his or her education;
iii) under the age of 21 and prevented by physical or mental incapacity from earning a livelihood; or
iv) over the age of 21 and disabled, if the incapacity occurred before the child attained the age of 21.

The definition of "dependent child" also includes a person who meets one of the above criteria and who is married and financially dependent upon a recipient.

An orphan's allowance is payable to a child who:

i) has lost both parents;
ii) has lost one parent and has been abandoned by the other; or
iii) is a child of divorced, separated or unmarried parents whose father died while in receipt of an allowance on the child's behalf.

In addition to being in one of these circumstances, the orphan must also meet one of the first four qualifications of a "dependent child" which are listed above. Allowances for dependent children are reduced by the amount of Family Allowances paid on behalf of each child; however, receipt of the federal CTC does not affect the amount of the benefit.

The Assistance Fund provides for grants up to a total of $500 per calendar year to War Veterans Allowance or Civilian War Allowance recipients for emergencies that cannot be met from other sources.

In cases where an applicant receives provincial or municipal social assistance benefits for a period subsequently covered by an allowance, the amount of such assistance is deducted from the allowance. Applicants must authorize in writing such a repayment scheme prior to accepting social assistance benefits.

There are circumstances where a married couple is forced to live apart due to the institutionalization of one or both partners. This also includes situations in which both persons receive OAS/GIS at the single rate. These couples may also be eligible to receive the War Veterans' Allowance or Civilian War Allowance at double the single rate while these circumstances continue. In situations where both members of a married couple are veterans in their own right, each is entitled to the allowance at the single rate.

The monthly War Veterans' and Civilian War Allowances are adjusted every quarter, in accordance with increases in the CPI, for all recipients. Maximum benefit levels from January 1988 to July 1990 are shown in Table 9.4. Appendix C includes maximum benefits for 1987 to 1990.

Financing

Payments to recipients under the War Veterans' and Civilian War Allowances programs are made out of the federal government's Consolidated Revenue Fund by the Department of Veterans Affairs.

Table 9.4a
War Veterans' and Civilian War Allowances
Maximum Monthly Benefits by Type of Benefit
January 1988 to July 1989

Type of Benefit	Jan. 1988	April 1988	July 1988	Oct. 1988	Jan. 1989	April 1989	July 1989
Single Person, including Widow(er)	$742.51	$748.51	$755.25	$765.07	$772.72	$778.90	$789.80
Blind Single Person, including Widow(er)	773.67	779.86	786.88	797.11	805.08	811.52	822.88
Married Couple	1,127.46	1,136.48	1,146.71	1,161.62	1,173.24	1,182.63	1,199.19
Married Couple, One Partner Blind	1,158.48	1,167.75	1,178.26	1,193.58	1,205.52	1,215.16	1,232.17
Widow(er) with One Child	1,127.46	1,136.48	1,146.71	1,161.62	1,173.24	1,182.63	1,199.19
Each Dependent Child[1,2]	132.80	133.86	135.06	136.82	138.19	139.30	141.25
Orphan[2]	397.93	401.11	404.72	409.98	414.08	417.39	423.23

1. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married couple rate; the additional child benefit is payable on behalf of the second and each subsequent child.

2. This benefit is reduced by an amount equal to the Family Allowances paid for each child.

Table 9.4b
War Veterans' and Civilian War Allowances
Maximum Monthly Benefits by Type of Benefit
October 1989 to July 1990

Type of Benefit	Oct. 1989	Jan. 1990	April 1990	July 1990
Single Person, including Widow(er)	$805.60	$812.85	$820.17	$831.65
Blind Single Person, including Widow(er)	839.34	846.89	854.51	866.47
Married Couple	1,223.17	1,234.18	1,245.29	1,262.72
Married Couple, One Partner Blind	1,256.81	1,268.12	1,279.53	1,297.44
Widow(er) with One Child	1,223.17	1,234.18	1,245.29	1,262.72
Each Dependent Child[1,2]	144.08	145.38	146.69	148.74
Orphan[2]	431.69	435.58	439.50	445.65

1. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married rate; the additional child benefit is payable on behalf of the second and each subsequent child.

2. This benefit is reduced by an amount equal to the Family Allowances paid for that child.

Table 9.5
War Veterans' and Civilian War Allowances
Number of Cases and Benefit Expenditures by Province/ Territory
1987-88, 1988-89 and 1989-90

Province/Territory	1987-88		1988-89		1989-90	
	Cases[1] March 1988	Benefit Expenditures ($000s)	Cases[1] March 1989	Benefit Expenditures ($000s)	Cases[1] March 1990	Benefit Expenditures ($000s)
Newfoundland	4,486	20,266	4,122	17,414	3,863	15,382
Prince Edward Island	1,155	5,567	1,024	4,514	902	3,529
Nova Scotia	6,239	29,824	5,460	24,028	4,708	19,264
New Brunswick	4,527	22,677	3,955	17,849	3,430	13,973
Quebec	9,495	52,791	9,049	52,013	8,678	51,713
Ontario	24,288	120,392	20,685	97,660	17,581	78,297
Manitoba	3,125	14,430	2,682	11,582	2,300	9,028
Saskatchewan	2,768	12,184	2,430	9,756	2,120	7,721
Alberta[2]	4,239	20,643	3,714	17,259	3,254	13,704
British Columbia[3]	10,435	51,488	9,044	40,749	7,586	31,012
Outside Canada	1,901	15,396	2,117	17,679	2,325	20,657
Total	72,658	365,658[4]	64,282	310,503[4]	56,747	264,280[4]

1. Refers to the number of single/family units.
2. Includes data for the Northwest Territories.
3. Includes data for the Yukon.
4. Totals may not add due to rounding.

Table 9.6
War Veterans' and Civilian War Allowances
Number of Cases[1] by Age Group and Type of Case
March 1988, 1989 and 1990

Age Group	1988			1989			1990		
	War Veterans/ Civilians	Widow(er)s	Total	War Veterans/ Civilians	Widow(er)s	Total	War Veterans/ Civilians	Widow(er)s	Total
<55	291	1,367	1,658	106	1,216	1,322	55	1,068	1,123
55-59	2,564	3,748	6,312	2,746	3,091	5,837	2,797	2,521	5,318
60-64	19,583	7,021	26,604	13,927	6,521	20,448	9,371	5,958	15,329
65-69	12,539	3,396	15,935	11,712	3,365	15,077	10,710	3,191	13,901
70-74	3,742	2,524	6,266	3,903	2,479	6,382	4,134	2,507	6,641
75-79	1,826	2,747	4,573	1,874	2,660	4,534	1,899	2,506	4,405
80-84	903	3,073	3,976	931	2,816	3,747	930	2,608	3,538
85-89	680	3,266	3,946	536	2,976	3,512	448	2,718	3,166
90+	881	2,042	2,923	848	2,159	3,007	741	2,205	2,946
Total	43,009	29,184	72,193	36,583	27,283	63,866	31,085	25,282	56,367

1. Excludes recipients of orphan's benefits.

Appendices

These appendices contain data that are intended to provide the reader with an overview of program trends for the period 1986-87 to 1989-90, as well as summaries of certain federal provisions that may be perceived as being complementary to those income security programs described in this report. Individually, they contain the following information:

- Appendix A provides, for each fiscal year noted above, data on the number of beneficiaries and benefit expenditures associated with federal programs covered in this inventory, disaggregated by province;
- Appendix B summarizes, by province, the beneficiary and benefit expenditure data for all federal and provincial programs described in this report;
- Appendix C outlines rate information for all federal programs and the Quebec Pension Plan, from 1987 to 1990;
- Appendix D gives an overview of the Canada Assistance Plan, which enables the federal government to cost-share expenditures on eligible provincial and municipal programs providing assistance to persons in need;
- Appendix E outlines selected federal income tax credits and deductions, many of which relate to target groups covered in this inventory; and
- Appendix F is a glossary of terms used in the inventory.

Notes on Interpretation of Statistical Tables

- The term "beneficiary" is used to indicate the individual who is in receipt of benefits; exceptions have been indicated.
- Beneficiary data relate to the month of March of the indicated year, unless otherwise noted.
- It is not advisable to add individual beneficiary counts, since it is possible for a beneficiary to be eligible for benefits under a combination of programs.
- Every attempt has been made to include only net benefits paid; wherever possible, administrative costs are excluded from the benefit expenditure data.
- Costs for basic and regularly recurring special needs are generally included in the social assistance benefit expenditures.
- Health and drug costs are excluded from the social assistance benefit expenditures unless otherwise noted.
- Data contained in the tables may not be consistent over time due to program changes and statistical reporting changes.

Federal Programs

Beneficiaries and Expenditures

Table A.1
Federal Programs
Number of Beneficiaries
by Province/Territory
March 1987

Province/Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Vets'/ Civilian War Allowances[6]
Newfoundland	56,594	96,260[r]	78,270	44,676	84,180	1,786	4,845
Prince Edward Island	17,179	18,632[r]	14,470	13,253	17,830	1,928	1,303
Nova Scotia	112,528	129,456[r]	90,730	101,032	67,220	10,160	7,100
New Brunswick	87,070	110,167[r]	82,480	73,417	74,120	6,783	5,225
Quebec	710,286	945,157[r]	651,040	8,821[7]	373,180	17,287	10,292
Ontario	1,049,664	1,286,412[8]	711,690	961,581	282,110	49,773	28,531
Manitoba	142,089	153,732[r]	109,560	118,575	41,380	9,966	3,607
Saskatchewan	135,570	147,809[r]	107,690	108,769	37,060	5,753	3,081
Alberta	201,059	359,425[r]	219,770	178,452	108,410	11,207[9]	4,854[9]
British Columbia	365,091	404,620[r]	246,420	311,791	161,390	23,499[10]	11,822[10]
Yukon	924	4,122[r]	2,340	1,022	2,260	--	--
Northwest Territories	1,527	9,500[r]	5,640	1,168	2,000	--	--
International Operations	12,687[11]	--	--	--[12]	n/a[13]	--	--
Outside Canada	--[14]	5,048[r]	2,980	19,341	170	6,205	1,740
Total	2,892,268	3,670,340[r]	2,323,070[15]	1,941,898	1,251,300[15]	144,347	82,400

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total number of accounts (generally families) entitled to Family Allowances. Please refer to Table 3.2 for an explanatory note concerning entitlement statistics.
3. Represents the number of families (taxfilers) whose claim for the CTC was allowed in respect of the 1986 tax year.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted only once; the number of lump-sum payments for death benefits is excluded.
5. Includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for QPP data.
8. Family Allowances data for Ontario are "in pay" statistics.
9. Includes beneficiaries in the Northwest Territories.
10. Includes beneficiaries in the Yukon.
11. Represents all beneficiaries paid under International Social Security Agreements.
12. Very few beneficiaries, therefore not tabulated.
13. Beneficiaries are included in the "Outside Canada" category.
14. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.
15. Totals may not add due to rounding.

Table A.2
Federal Programs
Number of Beneficiaries
by Province/Territory
March 1988

Province/Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Vets'/ Civilian War Allowances[6]
Newfoundland	57,685	95,113	75,370	47,767	89,440	1,791	4,486
Prince Edward Island	17,347	18,789	14,570	14,173	17,860	1,917	1,155
Nova Scotia	114,389	128,781	89,570	108,687	66,770	10,194	6,239
New Brunswick	88,839	109,479	83,000	78,259	73,710	6,792	4,527
Quebec	730,497	944,409	626,840	9,621[7]	374,380	18,359	9,495
Ontario	1,080,962	1,299,453[8]	689,130	1,045,603	264,950	50,199	24,288
Manitoba	144,365	153,781	108,250	127,157	41,670	8,380	3,125
Saskatchewan	137,694	146,731	105,180	116,659	37,080	5,779	2,768
Alberta	207,737	357,974	223,830	197,238	87,400	11,050[9]	4,239[9]
British Columbia	377,196	406,946	248,070	344,153	150,920	23,649[10]	10,435[10]
Yukon	956	4,227	2,400	1,158	2,100	--	--
Northwest Territories	1,554	9,671	5,940	1,329	1,780	--	--
International Operations	16,045[11]	--	--	--[12]	--[13]	--	--
Outside Canada	--[14]	5,079	2,580	22,413	210	6,116	1,901
Others	--	--	--	59,008[16]	--	--	--
Total	2,975,266	3,680,433	2,274,660[15]	2,173,225	1,208,260[15]	144,226	72,658

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total number of accounts (generally families) entitled to Family Allowances. Please refer to Table 3.2 for an explanatory note concerning entitlement statistics.
3. Represents the number of families (taxfilers) whose claim for the CTC was allowed in respect of the 1987 tax year. Counts are rounded.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted only once; the number of lump sum payments for death benefits is excluded.
5. Includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for QPP data.
8. Family Allowances data for Ontario are "in pay" statistics.
9. Includes beneficiaries in the Northwest Territories.
10. Includes beneficiaries in the Yukon.
11. Represents all beneficiaries paid under International Social Security Agreements.
12. Very few beneficiaries, therefore not tabulated.
13. Beneficiaries are included in the "Outside Canada" category.
14. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.
15. Totals may not add due to rounding.
16. CPP beneficiaries paid by the supplementary cheques system and under international agreements on social security.

Table A.3
Federal Programs
Number of Beneficiaries
by Province/Territory
March 1989

Province/Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Vets'/ Civilian War Allowances[6]
Newfoundland	58,509	94,142	75,240	50,551	94,830	1,792	4,122
Prince Edward Island	17,410	18,928	14,980	14,768	18,310	1,947	1,024
Nova Scotia	115,632	127,964	89,790	114,358	67,920	10,243	5,460
New Brunswick	90,059	108,710	81,760	82,700	72,010	6,865	3,955
Quebec	750,659	945,224	628,890	10,149[7]	392,430	18,516	9,049
Ontario	1,110,431	1,307,369[8]	692,930	1,104,855	255,350	50,079	20,685
Manitoba	146,063	153,144	107,760	132,174	43,340	8,283	2,682
Saskatchewan	139,596	144,637	107,550	122,438	38,290	5,755	2,430
Alberta	214,157	359,938	227,350	210,368	89,200	11,079[9]	3,714[9]
British Columbia	389,236	411,091	247,340	364,746	152,770	23,799[10]	9,044[10]
Yukon	986	4,324	2,440	1,245	2,230	--	--
Northwest Territories	1,587	9,819	6,170	1,466	1,860	--	--
International Operations	19,352[11]	--	--	--[12]	--[13]	--	--
Outside Canada	--[14]	5,156	2,620	24,873	190	5,926	2,117
Others	--	--	--	101,020[16]	--	--	--
Total	3,053,677	3,690,446	2,284,810[15]	2,335,711	1,228,720[15]	144,284	64,282

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total number of accounts (generally families) entitled to Family Allowances. Please refer to Table 3.2 for an explanatory note concerning entitlement statistics.
3. Represents the number of families (taxfilers) whose claim for the CTC was allowed in respect of the 1988 tax year. Counts are rounded.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted only once; the number of lump sum payments for death benefits is excluded.
5. Includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen and persons receiving adoption benefits.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for QPP data.
8. Family Allowances data for Ontario are "in pay" statistics.
9. Includes beneficiaries in the Northwest Territories.
10. Includes beneficiaries in the Yukon.
11. Represents all beneficiaries paid under International Social Security Agreements.
12. Very few beneficiaries, therefore not tabulated.
13. Beneficiaries are included in the "Outside Canada" category.
14. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.
15. Totals may not add due to rounding.
16. CPP beneficiaries paid by the supplementary cheques system and under international agreements on social security.

Table A.4
Federal Programs
Number of Beneficiaries
by Province/Territory
March 1990

Province/Territory	Old Age Security[1]	Family Allowances[2]	Child Tax Credit[3]	Canada Pension Plan[4]	Unemployment Insurance[5]	Veterans'/ Civilians' Disability Pensions[6]	War Vets'/ Civilian War Allowances[6]
Newfoundland	59,305	93,089	n/a	54,657	94,530	1,824	3,863
Prince Edward Island	17,569	18,914	n/a	15,446	18,720	2,021	902
Nova Scotia	116,980	127,386	n/a	118,598	67,890	10,479	4,708
New Brunswick	91,547	108,083	n/a	85,717	72,590	7,080	3,430
Quebec	770,641	949,053	n/a	10,638[7]	399,140	18,706	8,678
Ontario	1,139,443	1,320,386[8]	n/a	1,154,700	291,280	51,443	17,581
Manitoba	147,965	152,869	n/a	136,684	40,730	8,383	2,300
Saskatchewan	141,665	142,484	n/a	127,020	33,740	5,895	2,120
Alberta	221,265	360,282	n/a	222,644	78,740	11,322[9]	3,254[9]
British Columbia	400,666	418,422	n/a	381,758	140,550	24,636[10]	7,586[10]
Yukon	1,026	4,287	n/a	1,311	2,180	--	--
Northwest Territories	1,647	9,878	n/a	1,631	1,810	--	--
International Operations	23,392[11]	--	--	--[12]	--[13]	--	--
Outside Canada	--[14]	5,071	n/a	27,540	220	5,881	2,325
Others	--	--	--	124,878[16]	--	--	--
Total	3,133,111	3,710,207	n/a	2,463,222	1,242,110[15]	147,670	56,747

1. Includes OAS only, OAS/GIS and SPA beneficiaries.
2. Represents the total number of accounts (generally families) entitled to Family Allowances. Please refer to Table 3.2 for an explanatory note concerning entitlement statistics.
3. Represents the number of families (taxfilers) whose claim for the CTC was allowed in respect of the 1989 tax year.
4. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted only once; the number of lump sum payments for death benefits is excluded.
5. Includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Persons receiving adoption benefits and year-round fishermen have been included since April 1989.
6. Represents the number of individuals and families in receipt of a pension or allowance.
7. See Table B.5 for QPP data.
8. Family Allowances data for Ontario are "in pay" statistics.
9. Includes beneficiaries in the Northwest Territories.
10. Includes beneficiaries in the Yukon.
11. Represents all beneficiaries paid under International Social Security Agreements.
12. Very few beneficiaries, therefore not tabulated.
13. Beneficiaries are included in the "Outside Canada" category.
14. Beneficiaries receiving payments while outside Canada are paid by the regional office in their province/territory of last residence.
15. Total may not add due to rounding.
16. CPP beneficiaries paid by the supplementary cheques system and under international agreements on social security.

Table A.5
Federal Programs
Benefit Expenditures by Province/Territory
1986-87
($000s)

Province/Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Vets'/ Civilian War Allowances[5]
Newfoundland	316,218	69,853	59,802	115,903	632,799	9,916[r]	22,953
Prince Edward Island	91,235	13,692	11,070	31,962	121,750	10,754[r]	6,884
Nova Scotia	565,935	88,625	60,794	286,690	495,270	58,488[r]	36,474
New Brunswick	444,767	76,251	58,435	198,681	556,370	34,897[r]	27,719
Quebec	3,504,897	624,879	430,084	24,260[6]	3,187,437	92,345[r]	55,455
Ontario	4,603,570	884,983	458,285	2,958,167	2,449,248	263,383[r]	144,888
Manitoba	665,395	111,916	82,042	331,276	329,010	49,381[r]	17,475
Saskatchewan	639,461	113,098	84,778	293,054	288,308	30,963[r]	14,829
Alberta	923,892	261,353	156,048	508,825	1,059,007	52,263[r,7]	24,888[7]
British Columbia	1,625,943	279,025	163,667	923,588	1,480,066	128,384[r,8]	59,472[8]
Yukon	4,645	2,801	1,699	3,002	19,064	--	--
Northwest Territories	9,692	7,944	4,913	2,799	19,232	--	--
International Operations	49,014[9]	--	--	--[10]	--[11]	--	--
Outside Canada	--[12]	--[12]	1,769	43,109	2,111	37,326[r]	14,366
Total[13]	13,444,662	2,534,420	1,573,384	5,721,315	10,639,672	768,100[r]	425,403

1. Includes OAS, GIS and SPA expenditures.
2. Represents the value of CTC claims allowed in respect of the 1986 tax year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents total UI disbursements to claimants, including retroactive adjustments.
5. Includes payments to surviving dependants.
6. See Table B.17 for QPP data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Expenditures are included in the "Outside Canada" category.
12. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
13. Totals may not add due to rounding.

Table A.6
Federal Programs
Benefit Expenditures by
Province/Territory
1987-88
($000s)

Province/Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Vets'/ Civilian War Allowances[5]
Newfoundland	334,724	68,622	59,351	147,709	687,548	10,445	20,266
Prince Edward Island	95,435	13,787	11,560	40,214	129,121	10,967	5,567
Nova Scotia	595,839	88,918	63,415	365,573	515,604	60,102	29,824
New Brunswick	470,409	75,983	62,423	252,310	579,623	36,769	22,677
Quebec	3,741,001	627,776	438,936	31,009[6]	3,217,182	100,211	52,791
Ontario	4,922,720	904,375	474,410	3,790,237	2,403,801	272,551	120,392
Manitoba	702,129	113,334	86,319	417,041	337,730	50,471	14,430
Saskatchewan	675,891	114,065	86,402	365,781	294,048	32,668	12,184
Alberta	993,818	263,121	168,673	658,546	901,199	54,310[7]	20,643[7]
British Columbia	1,744,554	283,457	178,786	1,197,993	1,468,678	132,672[8]	51,488[8]
Yukon	5,065	2,922	1,784	3,880	19,953	--	--
Northwest Territories	10,273	7,993	5,850	3,466	20,287	--	--
International Operations	56,888[9]	--	--	--[10]	--[11]	--	--
Outside Canada	--[12]	--[12]	1,521	55,462	2,166	37,459	15,396
Total[13]	14,348,746	2,564,353	1,639,429	7,329,222	10,576,940	798,625	365,658

1. Includes OAS, GIS and SPA expenditures.
2. Represents the value of CTC claims allowed in respect of the 1987 tax year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents total UI disbursements to claimants, including retroactive adjustments.
5. Includes payments to surviving dependants.
6. See Table B.17 for QPP data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Expenditures are included in the "Outside Canada" category.
12. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
13. Totals may not add due to rounding.

Table A.7
Federal Programs
Benefit Expenditures
by Province/Territory
1988-89
($000s)

Province/Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Vets'/ Civilian War Allowances[5]
Newfoundland	350,304	67,650	69,310	169,004	762,268	10,883	17,414
Prince Edward Island	99,088	13,995	13,651	46,024	139,806	11,814	4,514
Nova Scotia	621,575	89,206	76,082	416,856	528,939	62,453	24,028
New Brunswick	493,314	75,935	72,180	287,130	602,725	39,065	17,849
Quebec	3,972,370	635,263	525,577	35,283[6]	3,458,237	103,967	52,013
Ontario	5,219,740	926,771	568,221	4,371,689	2,374,683	283,634	97,660
Manitoba	735,804	114,455	103,488	472,338	363,865	52,405	11,582
Saskatchewan	709,426	114,547	105,927	417,661	308,730	33,896	9,756
Alberta	1,059,284	266,362	206,621	768,488	874,920	57,504[7]	17,259[7]
British Columbia	1,859,609	290,311	215,096	1,386,601	1,521,022	139,897[8]	40,749[8]
Yukon	5,263	3,026	2,100	4,603	21,677	--	--
Northwest Territories	10,816	8,179	7,809	4,124	19,997	--	--
International Operations	65,830[9]	--	--	--[10]	--[11]	--	--
Outside Canada	--[12]	--[12]	1,809	65,243	2,416	37,012	17,679
Total[13]	15,202,424	2,605,700	1,967,871	8,445,044	10,979,286	832,530	310,503

1. Includes OAS, GIS and SPA expenditures.
2. Represents the value of CTC claims allowed in respect of the 1988 tax year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents total UI disbursements to claimants, including retroactive adjustments.
5. Includes payments to surviving dependants.
6. See Table B.17 for QPP data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Expenditures are included in the "Outside Canada" category.
12. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
13. Totals may not add due to rounding.

Table A.8
Federal Programs
Benefit Expenditures
by Province/Territory
1989-90
($000s)

Province/Territory	Old Age Security[1]	Family Allowances	Child Tax Credit[2]	Canada Pension Plan[3]	Unemployment Insurance[4]	Veterans'/ Civilians' Disability Pensions[5]	War Vets'/ Civilian War Allowances[5]
Newfoundland	369,827	66,775	n/a	192,502	845,933	12,512	15,382
Prince Edward Island	103,681	14,179	n/a	51,906	156,609	13,226	3,529
Nova Scotia	652,614	89,615	n/a	465,383	584,825	57,921	19,264
New Brunswick	519,527	75,985	n/a	318,236	647,942	42,810	13,973
Quebec	4,240,385	646,046	n/a	39,790[6]	3,827,438	109,423	51,713
Ontario	5,535,470	947,635	n/a	4,906,780	2,625,785	317,042	78,297
Manitoba	772,071	115,596	n/a	523,717	378,748	54,894	9,028
Saskatchewan	747,669	114,527	n/a	465,478	305,025	36,689	7,721
Alberta	1,131,844	272,041	n/a	869,774	878,438	62,380[7]	13,704[7]
British Columbia	1,985,338	299,643	n/a	1,553,019	1,521,566	152,894[8]	31,012[8]
Yukon	5,680	3,089	n/a	5,286	23,104	--	--
Northwest Territories	11,530	8,375	n/a	4,900	20,326	--	--
International Operations	78,094[9]	--	--	--[10]	--[11]	--	--
Outside Canada	--[12]	--[12]	n/a	76,185	2,641	38,358	20,657
Total[13]	16,153,730	2,653,506	n/a	9,472,955	11,818,380	897,789	264,280

1. Includes OAS, GIS and SPA expenditures.
2. Represents the value of CTC claims allowed in respect of the 1989 tax year.
3. Represents all benefit expenditures including lump sum death benefits.
4. Represents total UI disbursements to claimants, including retroactive adjustments.
5. Includes payments to surviving dependants.
6. See Table B.17 for QPP data.
7. Includes expenditures in the Northwest Territories.
8. Includes expenditures in the Yukon.
9. Represents all benefit expenditures made under International Social Security Agreements.
10. Very few beneficiaries, therefore not tabulated.
11. Expenditures are included in the "Outside Canada" category.
12. Payments to beneficiaries living outside Canada are made from the regional office in their province/territory of last residence.
13. Totals may not add due to rounding.

Federal and Provincial Programs

Beneficiaries and Expenditures

Table B.1

Newfoundland

Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	10,625	11,251	11,875	12,526
Guaranteed Income Supplement[2]	40,786	41,325	41,640	41,770
Spouse's Allowance	5,183	5,109	4,994	5,009
Total OAS/GIS/SPA	56,594	57,685	58,509	59,305
Family Allowances[3]	96,260[r]	95,113	94,142	93,089
Child Tax Credit[4]	78,270	75,370	75,240	n/a
Canada Pension Plan[5]	44,676	47,767	50,551	54,657
Unemployment Insurance[6]	84,180	89,440	94,830	94,530
Veterans' and Civilians' Disability Pensions[7]	1,786	1,791	1,792	1,824
War Veterans' and Civilian War Allowances[7]	4,845	4,486	4,122	3,863
Provincial Programs				
Special Child Welfare Allowance[i]	377	530	489	369
Social Assistance[ii]	21,398	20,284	19,641	21,690
School Tax Exemption	n/a	n/a	n/a	n/a
Workers' Compensation[iii,iv]	18,244[r]	17,377	18,782	21,646[p]

i. Represents the number of children.

ii. Represents the number of cases.

iii. Represents data for 1986, 1987, 1988 and 1989.

iv. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.2

Prince Edward Island

Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	5,135	5,358	5,528	5,788
Guaranteed Income Supplement[2]	10,950	10,903	10,872	10,810
Spouse's Allowance	1,094	1,086	1,010	971
Total OAS/GIS/SPA	17,179	17,347	17,410	17,569
Family Allowances[3]	18,632[r]	18,789	18,928	18,914
Child Tax Credit[4]	14,470	14,570	14,980	n/a
Canada Pension Plan[5]	13,253	14,173	14,768	15,446
Unemployment Insurance[6]	17,830	17,860	18,310	18,720
Veterans' and Civilians' Disability Pensions[7]	1,928	1,917	1,947	2,021
War Veterans' and Civilian War Allowances[7]	1,303	1,155	1,024	902
Provincial Programs				
Tax Deferral for Senior Citizens[ii,iii]	25[e]	25[e]	25[e]	25[e]
Financial Assistance[i]	4,538	4,384	4,222	4,343
Residential Property Tax Credit[ii,vii]	37,331	38,824	40,370	39,000
Provincial Tax Credit[v,vi]	--	63,000	66,000	64,000
Workers' Compensation[iii,iv]	3,619	3,860	4,643	4,601[p]

i. Represents the number of cases.

ii. Represents the number of households.

iii. Represents data for 1986, 1987, 1988 and 1989.

iv. Represents the number of claims settled.

v. Represents the number of properties.

vi. Program began in January 1987.

vii. Represents data for 1986, 1987, 1988 and 1989-90.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.3
Nova Scotia
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	40,084	41,981	43,992	46,196
Guaranteed Income Supplement[2]	65,298	65,417	65,031	64,385
Spouse's Allowance	7,146	6,991	6,609	6,399
Total OAS/GIS/SPA	112,528	114,389	115,632	166,980
Family Allowances[3]	129,456[r]	128,781	127,964	127,386
Child Tax Credit[4]	90,730	89,570	89,790	n/a
Canada Pension Plan[5]	101,032	108,687	114,358	118,598
Unemployment Insurance[6]	67,220	66,770	67,920	67,890
Veterans' and Civilians' Disability Pensions[7]	10,160	10,194	10,243	10,479
War Veterans' and Civilian War Allowances[7]	7,100	6,239	5,460	4,708
Provincial Programs				
Special Social Assistance[i]	57,914[r]	58,546	58,629	57,732
Property Tax Rebate for Senior Citizens[iii,iv]	19,431	19,989	20,327	20,077
Rental Assistance Program[iii]	1,645	1,860	1,935	2,050
Family Benefits[ii]	22,933	23,269	24,335	25,026
Municipal General Assistance[ii]	12,638	13,323	13,779	14,469
Workers' Compensation[v,vi]	31,938[r]	26,688	39,423	48,574[p]

i. Represents the number of eligible GIS pensioners as identified in the March OAS/GIS payment file. These pensioners received the annual SSA payment in May of 1986, 1987, 1988 and 1989. (Note - this reporting differs from previous edition of the Inventory.)

ii. Represents the number of cases.

iii. Represents the number of households.

iv. Represents data for 1985, 1986, 1987 and 1988.

v. Represents data for 1986, 1987, 1988 and 1989.

vi. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.4
New Brunswick
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	28,737	30,422	31,655	33,370
Guaranteed Income Supplement[2]	52,234	52,547	52,672	52,555
Spouse's Allowance	6,099	5,870	5,732	5,622
Total OAS/GIS/SPA	87,070	88,839	90,059	91,547
Family Allowances[3]	110,167[r]	109,479	108,710	108,083
Child Tax Credit[4]	82,480	83,000	81,760	n/a
Canada Pension Plan[5]	73,417	78,259	82,700	85,717
Unemployment Insurance[6]	74,120	73,710	72,010	72,590
Veterans' and Civilians' Disability Pensions[7]	6,783	6,792	6,865	7,080
War Veterans' and Civilian War Allowances[7]	5,225	4,527	3,955	3,430
Provincial Programs				
Long-Term Established Needs	7,624	8,284	8,323	8,233
Upgrading, Training and Placement	24,215	23,214	22,666	22,943
Interim Assistance	4,522	3,883	3,609	3,666
Total Social Assistance[i]	36,361	35,381	34,598	34,842
Residential Property Tax Credit[ii]	172,944	177,047	180,846	179,410
Assistance for the Reduction of Rental Costs[ii,vi]	1,781	1,787	1,693	1,632
Residential Property Tax Allowance Program[ii,iii]	--	12,409	13,658	40,599
Property Tax Assessment Exemption[ii,iii,v]	11,622	--	--	--
Workers' Compensation[iii,iv]	23,622[r]	25,073	33,474	41,378[p]

i. Represents the number of cases.

ii. Represents the number of households.

iii. Represents data for 1986, 1987, 1988 and 1989.

iv. Represents the number of claims settled.

v. This program was repealed December 31, 1986, and replaced by the Residential Property Tax Allowance Program.

vi. Represents data for 1986-87, 1987-88, 1988-89 and 1989-90.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.5

Quebec

Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	266,896	282,273	297,641	315,422
Guaranteed Income Supplement[2]	398,303	403,480	408,919	412,510
Spouse's Allowance	45,087	44,744	44,099	42,709
Total OAS/GIS/SPA	710,286	730,497	750,659	770,641
Family Allowances[3]	945,157[r]	944,409	945,224	949,053
Child Tax Credit[4]	651,040	626,840	628,890	n/a
Canada Pension Plan[5]	8,821	9,621	10,149	10,638
Unemployment Insurance[6]	373,180	374,380	392,430	399,140
Veterans' and Civilians' Disability Pensions[7]	17,287	18,359	18,516	18,706
War Veterans' and Civilian War Allowances[7]	10,292	9,495	9,049	8,678
Provincial Programs				
LOGIRENTE[iv,v]	30,662	32,990	39,668	42,068
Quebec Family Allowance[i]	931,636	929,900	935,687	940,141
Allowance for Young Children	--	--	393,391	395,270
Availability Allowance[i,iii,ix]	351,441	309,627	--	--
Allowances for Newborn Children	--	--	106,609	147,964
Allowance for Handicapped Children[i,x]	15,331[r]	16,795	18,179	19,662
Parental Wage Assistance Program	--	--	18,526	17,500
Social Aid/Income Security[ii,xi]	390,139	357,868	340,679	343,874
Work Income Supplement[i,iii]	25,611	27,882	8,268	--
Property Tax Refund[iii,iv]	469,619	494,909	647,642	675,819
Workers' Compensation[iii,viii]	322,224[r]	263,889	261,905	251,557[p]
Quebec Pension Plan[vii]	666,847	660,740	688,865	716,883
Maternity Allowance[vi]	36,303	40,323	44,506	44,583

i. Represents the number of families.

ii. Represents the number of cases.

iii. Represents data for 1986, 1987, 1988 and 1989.

iv. Represents the number of households.

v. Represents data for the benefit period from October 1 of preceding year to September 30 of indicated year.

vi. Represents data for 1986-87, 1987-88, 1988-89 and 1989-90.

vii. Includes beneficiaries in all provinces. Beneficiaries of combined pensions (survivor's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded. See also Canada Pension Plan above for the number of beneficiaries in Quebec receiving CPP benefits.

viii. Represents the number of claims settled.

ix. Effective with the 1988 tax year, this program was replaced by the Allowance for Young Children.

x. Formerly Supplement for Handicapped Children.

xi. A transition period existed from August 1, 1989 to July 31, 1990, during which there was an overlap of Social Aid and Income Security (see "Benefits" in the Quebec section of Chapter 4).

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.6
Ontario
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	604,245	636,906	671,985	711,608
Guaranteed Income Supplement[2]	402,277	402,753	400,207	393,091
Spouse's Allowance	43,142	41,303	38,239	34,744
Total OAS/GIS/SPA	1,049,664	1,080,962	1,110,431	1,139,443
Family Allowances[3]	1,286,412	1,299,453	1,307,369	1,320,386
Child Tax Credit[4]	711,690	689,130	692,930	n/a
Canada Pension Plan[5]	961,581	1,045,603	1,104,855	1,154,700
Unemployment Insurance[6]	282,110	264,950	255,350	291,280
Veterans' and Civilians' Disability Pensions[7]	49,773	50,199	50,079	51,443
War Veterans' and Civilian War Allowances[7]	28,531	24,288	20,685	17,581
Provincial Programs				
GAINS-A	180,533	170,699	159,574	145,918
Property Tax Grant[vi,vii]	650,000	675,451	695,695	714,541
Sales Tax Grant[vii,viii]	1,010,000	1,045,044	1,078,298	1,113,286
Handicapped Children's Benefits[i]	4,561	5,084	5,776	6,416
Family Benefits[ii]				
Regular FBA	79,207	79,884	87,112	97,625
GAINS-D[iii]	82,681	92,613	97,958	106,070
Work Incentive Program	2,315	2,038	1,539	174
General Welfare Assistance[ii,iv]				
General Assistance[v]	121,530	115,712	129,670	147,583
Special Assistance	23,144	25,166	30,374	28,199
Supplementary Aid	10,417	12,021	13,489	16,321
Ontario Tax Credits[ix,x]	1,750,422	1,841,808	1,800,000[e]	1,800,000[e]
Workers' Compensation[vii,xi]	413,616[r]	431,249	443,123[p]	417,517[e]

i. Represents the number of families. For the months of March 1987, 1988, 1989 and 1990, figures include 975, 976, 1 072 and 1 377 regular Family Benefits families who received this benefit in addition to their regular entitlement.

ii. Represents the number of cases.

iii. Represents the number of GAINS-eligible cases. See Table 4.10 for definition.

iv. As it is possible for an individual or family to receive assistance under more than one GWA program, adding individual case counts will result in double counting.

v. Represents the number of cases in receipt of General Assistance only (i.e., employables and unemployables, foster children and nursing home cases). Excludes hostel cases; for the months of March 1987, 1988, 1989 and 1990, there were 12 242, 12 559, 14 089 and 11 025 cases, respectively.

vi. Represents the number of households.

vii. Represents data for 1986, 1987, 1988 and 1989.

viii. Represents the number of pensioners.

ix. Represents data for 1985, 1986, 1987 and 1988.

x. Represents the number of tax filers.

xi. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.7

Manitoba

Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	67,681	70,158	72,464	75,789
Guaranteed Income Supplement[2]	67,728	67,913	67,747	66,725
Spouse's Allowance	6,680	6,294	5,852	5,451
Total OAS/GIS/SPA	142,089	144,365	146,063	147,965
Family Allowances[3]	153,732[r]	153,781	153,144	152,869
Child Tax Credit[4]	109,560	108,250	107,760	n/a
Canada Pension Plan[5]	118,575	127,157	132,174	136,684
Unemployment Insurance[6]	41,380	41,670	43,340	40,730
Veterans' and Civilians' Disability Pensions[7]	9,966	8,380	8,283	8,383
War Veterans' and Civilian War Allowances[7]	3,607	3,125	2,682	2,300
Provincial Programs				
55 Plus - A Manitoba Income Supplement[i]	26,723	26,393	25,868	24,277
School Tax Assistance for Tenants 55 Plus[vi]	8,327	9,659	10,026	10,223
Pensioner Homeowners' School Tax Assistance[iv,vi]	63,000	62,635	62,945	63,248
Shelter Allowances for Elderly Renters[iv]	4,066	4,339	4,589	4,809
Child Related Income Support Program[ii]	9,083	8,503	8,082	7,640
Social Allowances[iii]	23,597	23,931	24,549	25,779
Municipal Assistance[iii]	9,614	10,410	9,959	11,023
Property Tax Credit[v,x]	417,000[e]	425,000[e]	460,000	456,000
Shelter Allowances for Family Renters[ii]	2,071	1,969	1,877	1,934
Cost of Living Tax Credit[viii]	310,000[e]	316,000[e]	293,000[e]	370,000
Special Farm School Tax Assistance[v,xi]	--	20,000[e]	--	--
Manitoba Education Tax Reduction Program for Farmers[ix]	--	--	n/a	n/a
Workers' Compensation[v,vii]	40,919	40,204	40,307	39,204[p]

i. Represents the number of beneficiaries for the January-March quarter.

ii. Represents the number of families.

iii. Represents the number of cases.

iv. Represents the number of households.

v. Represents data for 1986, 1987, 1988 and 1989.

vi. Represents the number of rebates issued during the 1986-87, 1987-88, 1988-89 and 1989-90 fiscal years; data include retroactive rebates.

vii. Represents the number of claims settled.

viii. Represents data for the 1985, 1986, 1987 and 1988 taxation years.

ix. Program began in January 1988 and was discontinued effective January 1990.

x. Includes those receiving Resident Homeowners' Tax Assistance.

xi. Program was in effect for the 1987 taxation year only.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.8
Saskatchewan
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	65,869	67,771	69,588	71,894
Guaranteed Income Supplement[2]	63,713	64,049	64,362	64,277
Spouse's Allowance	5,988	5,874	5,646	5,494
Total OAS/GIS/SPA	135,570	137,694	139,596	141,665
Family Allowances[3]	147,809[r]	146,731	144,637	142,484
Child Tax Credit[4]	107,690	105,180	107,550	n/a
Canada Pension Plan[5]	108,769	116,659	122,438	127,020
Unemployment Insurance[6]	37,060	37,080	38,290	33,740
Veterans' and Civilians' Disability Pensions[7]	5,753	5,779	5,755	5,895
War Veterans' and Civilian War Allowances[7]	3,081	2,768	2,430	2,120
Provincial Programs				
Saskatchewan Income Plan[iii]	26,840	25,395	27,324	25,377
Senior Citizens' Heritage Program[iii]	75,168	71,892	71,905	71,147
Family Income Plan[i]	7,678	4,677	3,974	3,222
Saskatchewan Assistance Plan[ii]	30,544	29,894	28,027	26,803
Saskatchewan Tax Reductions[iv]	360,000[e]	350,000[e]	350,000[e]	350,000[e]
Workers' Compensation[iv,vi]	37,034	36,785	35,915	33,319[p]
Saskatchewan Pension Plan[vii]	278	1,260	2,495	3,964

i. Represents the number of families.

ii. Represents the number of cases.

iii. Represents data for 1986-87, 1987-88, 1988-89 and 1989-90.

iv. Represents data for 1986, 1987, 1988 and 1989.

v. Represents the number of households.

vi. Represents the number of claims settled.

vii. Represents the number of retirees drawing pension benefits; excludes SPP members receiving government matching contributions.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.9
Alberta
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	102,014	107,140	112,552	119,784
Guaranteed Income Supplement[2]	90,003	91,735	92,899	93,145
Spouse's Allowance	9,042	8,862	8,706	8,336
Total OAS/GIS/SPA	201,059	207,737	214,157	221,265
Family Allowances[3]	359,425[r]	357,974	359,938	360,282
Child Tax Credit[4]	219,770	223,830	227,350	n/a
Canada Pension Plan[5]	178,452	197,238	210,368	222,644
Unemployment Insurance[6]	108,410	87,400	89,200	78,740
Veterans' and Civilians' Disability Pensions[7,8]	11,207	11,050	11,079	11,322
War Veterans' and Civilian War Allowances[7,8]	4,854	4,239	3,714	3,254
Provincial Programs				
Alberta Assured Income Plan	90,069	91,983	92,973	93,209
Alberta Widows' Pension	3,371	3,477	3,362	3,243
Property Tax Reduction Benefits (Homeowner Benefit only)[v,vi]	186,554	95,321	98,626	101,728
Senior Citizens' Renter Assistance Grant[v,vi]	44,939	45,891	47,175	48,171
Senior Citizens' Home Heating Protection Program[vi]	91,000	94,617	98,440	101,000
Social Allowance[i,ii]	69,252	67,795	69,126	67,187
Guardian Social Allowance/Children in Need[i,iii]	1,948	2,088	2,047	2,102
Assured Income for the Severely Handicapped[i,iv]	13,210	14,458	14,937	14,780
Remote Area Heating Allowance[vii]	7,000[e]	6,008	4,219	4,000
Workers' Compensation[vi,viii]	57,292[r]	58,159	59,735	58,022[p]

i. Represents the number of cases.

ii. Includes cases receiving Social Allowance/AISH benefits.

iii. Each case represents one child.

iv. Excludes cases receiving Social Allowance/AISH benefits.

v. Represents the number of households.

vi. Represents data for 1986, 1987, 1988 and 1989.

vii. Represents data for 1986-87, 1987-88, 1988-89 and 1989-90.

viii. Represents the number of claims settled.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.10
British Columbia
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	203,676	214,644	225,525	238,042
Guaranteed Income Supplement[2]	147,553	149,029	150,845	150,598
Spouse's Allowance	13,862	13,523	12,866	12,026
Total OAS/GIS/SPA	365,091	377,196	389,236	400,666
Family Allowances[3]	404,620[r]	406,946	411,091	418,422
Child Tax Credit[4]	246,420	248,070	247,340	n/a
Canada Pension Plan[5]	311,791	344,153	364,746	381,758
Unemployment Insurance[6]	161,390	150,920	152,770	140,550
Veterans' and Civilians' Disability Pensions[7,9]	23,499	23,649	23,799	24,636
War Veterans' and Civilian War Allowances[7,9]	11,822	10,435	9,044	7,586
Provincial Programs				
Seniors Supplement	42,796	45,012	50,006	46,035
Seniors Benefits[i,v]	1,680	1,675	1,637	1,504
Shelter Aid for Elderly Renters[ii]	8,997	8,436	7,960	9,196
GAIN[i]				
Income Assistance	124,589	119,979	115,125	107,308
Supplementary Programs	17,744	18,018	17,878	18,436
Total GAIN	142,333	137,997	133,003	125,744
Land Tax Deferment Program[ii]	2,695	2,644	2,638	3,662
Home Owner Grant[ii]	670,000[e]	680,000[e]	666,000	700,000
Workers' Compensation[iii,iv]	120,696	126,479	147,518	153,545[p]

i. Represents the number of cases.

ii. Represents the number of households.

iii. Represents data for 1986, 1987, 1988 and 1989.

iv. Represents the number of claims settled.

v. These cases are also included in the counts for GAIN Supplementary Programs.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.11
Yukon
Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	414	441	485	517
Guaranteed Income Supplement[2]	454	464	455	468
Spouse's Allowance	56	51	46	41
Total OAS/GIS/SPA	924	956	986	1,026
Family Allowances[3]	4,122[r]	4,227	4,324	4,287
Child Tax Credit[4]	2,340	2,400	2,440	n/a
Canada Pension Plan[5]	1,022	1,158	1,245	1,311
Unemployment Insurance[6]	2,260	2,100	2,230	2,180
Veterans' and Civilians' Disability Pensions[7,10]	--	--	--	--
War Veterans' and Civilian War Allowances[7,10]	--	--	--	--
Territorial Programs				
Income Supplement Program for Seniors	438[vi]	510	493	n/a
Pioneer Utility Grant[ii,iii]	335	346	356	493
Social Assistance[i]	556	529	480	550
Home Owners' Grant[ii]	3,231	3,451	3,643	3,845
Workers' Compensation[iv,v]	1,420	1,661	2,000[p]	1,472[e]

i. Represents the number of cases (includes transients).

ii. Represents the number of households.

iii. Represents the cumulative total for the year.

iv. Represents data for 1986, 1987, 1988 and 1989.

v. Represents the number of claims settled.

vi. Average number of recipients.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Table B.12

Northwest Territories

Number of Beneficiaries
by Program
March 1987, 1988, 1989 and 1990

Program	March 1987	March 1988	March 1989	March 1990
Federal Programs*				
Old Age Security Only[1]	262	265	299	325
Guaranteed Income Supplement[2]	1,165	1,179	1,172	1,193
Spouse's Allowance	100	110	116	129
Total OAS/GIS/SPA	1,527	1,554	1,587	1,647
Family Allowances[3]	9,500[r]	9,671	9,819	9,878
Child Tax Credit[4]	5,640	5,940	6,170	n/a
Canada Pension Plan[5]	1,168	1,329	1,466	1,631
Unemployment Insurance[6]	2,000	1,780	1,860	1,810
Veterans' and Civilians' Disability Pensions[7,11]	--	--	--	--
War Veterans' and Civilian War Allowances[7,11]	--	--	--	--
Territorial Programs				
Senior Citizens Benefits	1,224[v]	1,247	1,253	1,313
Senior Citizens' and Disabled Persons Property Land Tax Relief Program[ii, vi, iii]	117	123	124	123
Social Assistance[i]	2,581	3,022	3,182	3,378
Home Heating Oil Subsidy Program[ii,vii]	66	--	--	--
Home Owners' Property Tax Rebate Program[ii, iii]	1,993[r]	2,098	2,418	2,581
Workers' Compensation[iii,iv]	3,186	3,063	3,413[p]	3,548[e]

i. Represents the number of cases.

ii. Represents the number of households.

iii. Represents data for 1986, 1987, 1988, and 1989.

iv. Represents the number of claims settled.

v. Average number per month for 1986-87.

vi. This program was previously named the Senior Citizens' Land Tax Relief Program; it was amended in November 1989 to include disabled persons.

vii. Cancelled April 1987.

* Please see "Notes" following Table B.12 for footnotes regarding federal programs.

Notes Regarding Federal Programs

Tables B.1 to B.12

1. Represents the number of pensioners receiving the basic OAS pension only.

2. Represents the number of pensioners receiving GIS benefits in addition to OAS.

3. Represents the total number of accounts (generally families) entitled to FA. Ontario data are "in pay" statistics. Please refer to Table 3.2 for an explanatory note concerning entitlement statistics.

4. Represents the number of families (taxfilers) whose claim in respect of the 1986, 1987, 1988 and 1989 taxation years was allowed.

5. Beneficiaries of "combined pensions" (a surviving spouse's pension plus a retirement or disability pension) are counted once; beneficiaries of lump sum death benefits are excluded.

6. Includes all claimants who received benefits through the computer pay system for the reference week, a week usually containing the 15th day of the month. Excluded, in the main, are year-round fishermen. Persons receiving adoption benefits are also excluded prior to 1990.

7. Represents the number of individuals and families in receipt of a pension or allowance.

8. Includes beneficiaries in the Northwest Territories.

9. Includes beneficiaries in the Yukon.

10. Number of beneficiaries included in British Columbia's figures.

11. Number of beneficiaries included in Alberta's figures.

Table B.13

Newfoundland

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	179,118	191,614	203,157	216,711
Guaranteed Income Supplement[2]	114,844	120,496	125,059	130,375
Spouse's Allowance	22,256	22,615	22,088	22,742
Total OAS/GIS/SPA	316,218	334,724	350,304	369,827
Family Allowances	69,853	68,622	67,650	66,775
Child Tax Credit[3]	59,802	59,351	69,310	n/a
Canada Pension Plan[4]	115,903	147,709	169,004	192,502
Unemployment Insurance[5]	632,799	687,548	762,268	845,933
Veterans' and Civilians' Disability Pensions[6]	10,502	10,445	10,883	12,512
War Veterans' and Civilian War Allowances[6]	22,953	20,266	17,414	15,382
Provincial Programs				
Special Child Welfare Allowance	901	1,295	1,046	1,189
Social Assistance	100,648	104,933	104,089	117,148
School Tax Exemption	n/a	n/a	n/a	n/a
Workers' Compensation[i]	32,652[r]	41,592	54,117	86,928[p]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.14

Prince Edward Island

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	56,319	59,403	62,387	66,165
Guaranteed Income Supplement[2]	30,511	31,579	32,438	33,353
Spouse's Allowance	4,405	4,452	4,263	4,163
Total OAS/GIS/SPA	91,235	95,435	99,088	103,681
Family Allowances	13,692	13,787	13,995	14,179
Child Tax Credit[3]	11,070	11,560	13,651	n/a
Canada Pension Plan[4]	31,962	40,214	46,024	51,906
Unemployment Insurance[5]	121,750	129,121	139,806	156,609
Veterans' and Civilians' Disability Pensions[6]	9,994	10,967	11,814	13,226
War Veterans' and Civilian War Allowances[6]	6,884	5,567	4,514	3,529
Provincial Programs				
Tax Deferral for Senior Citizens	n/a	n/a	n/a	n/a
Financial Assistance	23,189	24,525	25,564	27,407
Residential Property Tax Credit[iii]	1,292	1,426	1,586	1,800
Provincial Tax Credit[ii]	--	6,000	15,201	7,900
Workers' Compensation[i]	5,005	6,991	7,605	8,280[p]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

ii. Program began in January 1987.

iii Represents expenditures for 1986, 1987, 1988 and 1989-90.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.15

Nova Scotia

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	367,814	391,668	414,160	441,381
Guaranteed Income Supplement[2]	172,012	178,038	182,363	186,516
Spouse's Allowance	26,108	26,132	25,052	24,717
Total OAS/GIS/SPA	565,935	595,839	621,575	652,614
Family Allowances	88,625	88,918	89,206	89,615
Child Tax Credit[3]	60,794	63,415	76,082	n/a
Canada Pension Plan[4]	286,690	365,573	416,856	465,383
Unemployment Insurance[5]	495,270	515,604	528,939	584,825
Veterans' and Civilians' Disability Pensions[6]	55,102	60,102	62,453	57,921
War Veterans' and Civilian War Allowances[6]	36,474	29,824	24,028	19,264
Provincial Programs				
Special Social Assistance[i]	10,361	10,414	10,357	10,128
Property Tax Rebate for Senior Citizens[ii]	3,180	3,521	3,853	3,991
Rental Assistance Program	911	922	1,232	1,390
Family Benefits	117,357	124,088	139,315	150,565
Municipal General Assistance	41,856	48,130	53,303	57,600
Workers' Compensation[iii]	67,697[r]	67,744	70,786	86,348[p]

i. Represents expenditures incurred in May of 1986, 1987, 1988 and 1989.

ii. Represents expenditures for 1985, 1986, 1987 and 1988.

iii. Represents expenditures for 1986, 1987, 1988 and 1989.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.16

New Brunswick

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	281,780	301,408	320,126	341,260
Guaranteed Income Supplement[2]	139,503	145,499	150,420	155,233
Spouse's Allowance	23,485	23,501	22,768	23,034
Total OAS/GIS/SPA	444,767	470,409	493,314	519,527
Family Allowances	76,251	75,983	75,935	75,985
Child Tax Credit[3]	58,435	62,423	72,180	n/a
Canada Pension Plan[4]	198,681	252,310	287,130	318,236
Unemployment Insurance[5]	556,370	579,623	602,725	647,942
Veterans' and Civilians' Disability Pensions[6]	32,225	36,769	39,065	42,810
War Veterans' and Civilian War Allowances[6]	27,719	22,677	17,849	13,973
Provincial Programs				
Total Social Assistance	202,394	198,380	207,786	208,509
Residential Property Tax Credit[i]	84,800	92,800	102,444	112,777
Assistance for the Reduction of Rental Costs	1,290	1,225	1,078	984
Residential Property Tax Allowance Program[i]	--	1,936	2,205	7,200
Property Tax Assessment Exemption[i, ii]	903	--	--	--
Workers' Compensation[i]	44,331[r]	50,119	52,329	59,970[p]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

ii. This program was repealed December 31, 1986 and replaced by the Residential Property Tax Allowance Program.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.17
Quebec
Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	2,314,136	2,493,624	2,671,031	2,884,762
Guaranteed Income Supplement[2]	1,043,237	1,097,922	1,150,107	1,204,007
Spouse's Allowance	147,524	149,455	151,231	151,617
Total OAS/GIS/SPA	3,504,897	3,741,001	3,972,370	4,240,385
Family Allowances	624,879	627,776	635,263	646,046
Child Tax Credit[3]	430,084	438,936	525,577	n/a
Canada Pension Plan[4]	24,260	31,009	35,283	39,790
Unemployment Insurance[5]	3,187,437	3,217,182	3,458,237	3,827,438
Veterans' and Civilians' Disability Pensions[6]	81,484	100,211	103,967	109,423
War Veterans' and Civilian War Allowances[6]	55,455	52,791	52,013	51,713
Provincial Programs				
LOGIRENTE[ii]	18,700	21,200	25,300	28,000
Quebec Family Allowance	192,811[r]	199,465	207,118	216,663
Allowance for Young Children	--	--	25,213[vii]	108,026
Availability Allowance[i, iv]	127,044	62,543	--	--
Allowances for Newborn Children	--	--	67,659[viii]	110,540
Allowance for Handicapped Children[v]	17,491[r]	19,702	22,270	28,971
Parental Wage Assistance Program	--	--	10,400	18,783
Social Aid/Income Security[vi]	2,155,828	2,298,951	2,116,631	2,224,233
Work Income Supplement[i]	26,290	28,179	4,825	--
Property Tax Refund[i]	68,600[p]	80,095	121,112	129,112
Workers' Compensation[i]	942,454	953,837	952,732	1,007,657[p]
Quebec Pension Plan[iii]	2,132,660	2,406,453	2,663,521	2,946,125
Maternity Allowance	8,713	9,680	10,681	10,700

i. Represents expenditures for 1986, 1987, 1988 and 1989.

ii. Represents expenditures for the benefit year ending on September 30 of indicated years.

iii. Includes out-of-province expenditures. See also Canada Pension Plan above for CPP expenditures in Quebec.

iv. Effective with the 1988 tax year, this program was replaced by the Allowance for Young Children.

v. Formerly Supplement for Handicapped Children.

vi. A transition period existed from August 1, 1989 to July 31, 1990, during which there was an overlap of Social Aid and Income Security (see "Benefits" in the Quebec section of Chapter 4).

vii. Allowance effective January 1989.

viii. Allowance effective May 1988.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.18
Ontario
Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	3,495,009	3,767,994	4,041,243	4,350,086
Guaranteed Income Supplement[2]	978,227	1,020,044	1,050,421	1,066,633
Spouse's Allowance	130,334	134,682	128,076	118,750
Total OAS/GIS/SPA	4,603,570	4,922,720	5,219,740	5,535,470
Family Allowances	884,983	904,375	926,771	947,635
Child Tax Credit[3]	458,285	474,410	568,221	n/a
Canada Pension Plan[4]	2,958,167	3,790,237	4,371,689	4,906,780
Unemployment Insurance[5]	2,449,248	2,403,801	2,374,683	2,625,785
Veterans' and Civilians' Disability Pensions[6]	247,166	272,551	283,634	317,042
War Veterans' and Civilian War Allowances[6]	144,888	120,392	97,660	78,297
Provincial Programs				
GAINS-A	125,648	119,447	112,329	103,892
Property Tax Grant[iv]	319,355	388,889	405,836	421,923
Sales Tax Grant[iv]	50,489	52,252	53,915	55,664
Handicapped Children's Benefits[i]	--	--	--	--
Family Benefits[ii]	1,042,360	1,226,472	1,437,440	1,725,770
Regular FBA				
GAINS-D				
Work Incentive Program				
General Welfare Assistance[iii]	623,164[r]	681,582	755,357	889,484
General Assistance				
Special Assistance				
Supplementary Aid				
Ontario Tax Credits[v]	272,254	333,212	360,000[e]	378,000[e]
Workers' Compensation[iv]	1,248,739[r]	1,466,000	1,628,000[p]	1,682,380[e]

i. Expenditures are included in the Family Benefits figure.

ii. Includes expenditures on Handicapped Children's Benefits and drug benefit costs. Expenditures on drug benefits amounted to $57,392,000 in 1986-87, $69,788,000 in 1987-88, $81,955,000 in 1988-89 and $95,045,734 in 1989-90.

iii. Includes all drug and health-related costs.

iv. Represents expenditures for 1986, 1987, 1988 and 1989.

v. Represents expenditures for 1985, 1986, 1987 and 1988.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.19

Manitoba

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	471,337	501,706	529,864	564,408
Guaranteed Income Supplement[2]	171,956	178,545	184,803	187,421
Spouse's Allowance	22,102	21,877	21,137	20,242
Total OAS/GIS/SPA	665,395	702,129	735,804	772,071
Family Allowances	111,916	113,334	114,455	115,596
Child Tax Credit[3]	82,042	86,319	103,488	n/a
Canada Pension Plan[4]	331,276	417,041	472,338	523,717
Unemployment Insurance[5]	329,010	337,730	363,865	378,748
Veterans' and Civilians' Disability Pensions[6]	54,767	50,471	52,405	54,894
War Veterans' and Civilian War Allowances[6]	17,475	14,430	11,582	9,028
Provincial Programs				
55 Plus - A Manitoba Income Supplement	6,947	8,708	8,877	8,728
School Tax Assistance for Tenants 55 Plus	1,659	1,877	1,921	1,960
Pensioner Homeowners' School Tax Assistance[i]	9,400	10,073	10,109	10,100
Shelter Allowances for Elderly Renters	3,086	4,227	4,719	4,673
Child Related Income Support Program	7,221	6,188	5,821	5,537
Social Allowances	126,790	140,660	153,171	167,343
Municipal Assistance	40,303	45,887	46,343	51,280
Property Tax Credit[i,iv]	157,800	161,000	160,700	161,900
Shelter Allowances for Family Renters	1,447	1,458	1,608	1,569
Cost of Living Tax Credit[ii]	36,500	36,900	60,000[e]	72,700
Special Farm School Tax Assistance[i,v]	--	9,400	--	--
Manitoba Education Tax Reduction Program for Farmers[iii]	--	--	11,081	15,852
Workers' Compensation[i]	80,905[r]	88,122	91,829	95,586[p]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

ii. Represents expenditures for the 1985, 1986, 1987 and 1988 taxation years.

iii. Program began in January 1988 and was discontinued effective January 1990.

iv. Includes Resident Homeowners' Tax Assistance benefits.

v. Program was in effect for the 1987 taxation year only.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.20

Saskatchewan

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	452,345	481,128	507,795	541,530
Guaranteed Income Supplement[2]	166,691	174,026	180,943	185,717
Spouse's Allowance	20,424	20,737	20,688	20,423
Total OAS/GIS/SPA	639,461	675,891	709,426	747,669
Family Allowances	113,098	114,065	114,547	114,527
Child Tax Credit[3]	84,778	86,402	105,927	n/a
Canada Pension Plan[4]	293,054	365,781	417,661	465,478
Unemployment Insurance[5]	288,308	294,048	308,730	305,025
Veterans' and Civilians' Disability Pensions[6]	29,269	32,668	33,896	36,689
War Veterans' and Civilian War Allowances[6]	14,829	12,184	9,756	7,721
Provincial Programs				
Saskatchewan Income Plan	10,739	12,781	14,190	15,119
Senior Citizens' Heritage Program	39,192[r]	37,707	37,603	36,839
Family Income Plan	19,338	18,708	10,948	8,732
Saskatchewan Assistance Plan	204,071	199,281	196,846	189,185
Saskatchewan Tax Reductions[i]	43,500[e]	51,000[e]	51,000[e]	52,000[e]
Workers' Compensation[i]	82,540[r]	86,395	104,366	83,548[p]
Saskatchewan Pension Plan[i]	0	160	544	1,201

i. Represents expenditures for 1986, 1987, 1988 and 1989.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.21
Alberta
Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	666,353	720,335	774,304	837,377
Guaranteed Income Supplement[2]	228,120	242,697	254,685	264,373
Spouse's Allowance	29,419	30,786	30,295	30,093
Total OAS/GIS/SPA	923,892	993,818	1,059,284	1,131,844
Family Allowances	261,353	263,121	266,362	272,041
Child Tax Credit[3]	156,048	168,673	206,621	n/a
Canada Pension Plan[4]	508,825	658,546	768,488	869,774
Unemployment Insurance[5]	1,059,007	901,199	874,920	878,438
Veterans' and Civilians' Disability Pensions[6,7]	50,624	54,310	57,504	62,380
War Veterans' and Civilian War Allowances[6,7]	24,888	20,643	17,259	13,704
Provincial Programs				
Alberta Assured Income Plan	60,536	59,744	58,455	55,470
Alberta Widows' Pension	11,231	9,942	9,568	8,613
Property Tax Reduction Benefits (Homeowner Refund only)	65,773	61,135	64,497	67,528
Senior Citizens' Renter Assistance Grants	42,786	44,666	46,188	47,319
Senior Citizens' Home Heating Protection Program[i]	9,140	9,462	9,844	10,100
Social Allowance	529,962	583,457	626,731	652,415
Assured Income for the Severely Handicapped	116,423	128,504	141,689	151,079
Remote Area Heating Allowance	3,400	1,863	1,444	833
Workers' Compensation[i]	319,720[r]	314,253	314,794	322,122[p]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.22

British Columbia

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	1,214,782	1,314,749	1,411,303	1,526,874
Guaranteed Income Supplement[2]	366,724	384,868	404,318	416,416
Spouse's Allowance	44,437	44,937	43,988	42,048
Total OAS/GIS/SPA	1,625,943	1,744,554	1,859,609	1,985,338
Family Allowances	279,025	283,457	290,311	299,643
Child Tax Credit[3]	163,667	178,786	215,096	n/a
Canada Pension Plan[4]	923,588	1,197,993	1,386,601	1,553,019
Unemployment Insurance[5]	1,480,066	1,468,678	1,521,022	1,521,566
Veterans' and Civilians' Disability Pensions[6,8]	121,887	132,672	139,897	152,894
War Veterans' and Civilian War Allowances[6,8]	59,472	51,488	40,749	31,012
Provincial Programs				
Seniors Supplement	16,045	20,487	20,661	21,203
Shelter Aid for Elderly Renters	7,141	6,499	5,733	10,400
GAIN[iv]	867,154[r]	865,940	867,838	886,304
Income Assistance				
Supplementary Programs				
Land Tax Deferment Program[i]	16,430	17,899	19,704	22,794
Home Owner Grant[iii]	282,000	283,000	294,000	296,000
Workers' Compensation[ii]	290,576[r]	319,284	369,896	411,318[p]

i. Represents cumulative value of all taxes deferred since program's inception plus interest.

ii. Represents expenditures for 1986, 1987, 1988 and 1989.

iii Represents expenditures for 1986-87, 1987-88 and the 1988 and 1989 tax years.

iv. Includes expenditures on Seniors Benefits.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.23
Yukon
Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89, and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	3,018	3,349	3,572	3,960
Guaranteed Income Supplement[2]	1,397	1,469	1,473	1,539
Spouse's Allowance	230	247	218	181
Total OAS/GIS/SPA	4,645	5,065	5,263	5,680
Family Allowances	2,801	2,922	3,026	3,089
Child Tax Credit[3]	1,699	1,784	2,100	n/a
Canada Pension Plan[4]	3,002	3,880	4,603	5,286
Unemployment Insurance[5]	19,064	19,953	21,677	23,104
Veterans' and Civilians' Disability Pensions[6,9]	--	--	--	--
War Veterans' and Civilian War Allowances[6,9]	--	--	--	--
Territorial Programs				
Income Supplement Program for Seniors	439	423	392	385
Pioneer Utility Grant	194	208	214	296
Social Assistance	2,187	2,084	2,236	2,189
Home Owners' Grant	957	1,019	1,088	1,402
Workers' Compensation[i]	1,935[r]	3,054	3,255[p]	2,824[e]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Table B.24

Northwest Territories

Benefit Expenditures
by Program
1986-87, 1987-88, 1988-89 and 1989-90
($000s)

Program	1986-87	1987-88	1988-89	1989-90
Federal Programs*				
Old Age Security[1]	5,118	5,342	5,719	6,174
Guaranteed Income Supplement[2]	3,993	4,225	4,343	4,547
Spouse's Allowance	580	705	754	809
Total OAS/GIS/SPA	9,692	10,273	10,816	11,530
Family Allowances	7,944	7,993	8,179	8,375
Child Tax Credit[3]	4,913	5,850	7,809	n/a
Canada Pension Plan[4]	2,799	3,466	4,124	4,900
Unemployment Insurance[5]	19,232	20,287	19,997	20,326
Veterans' and Civilians' Disability Pensions[6,10]	--	--	--	--
War Veterans' and Civilian War Allowances[6,10]	--	--	--	--
Territorial Programs				
Senior Citizens Benefits	1,249	1,256	1,291	1,504
Senior Citizens' and Disabled Persons Property Land Tax Relief Program[i,ii]	44	48	52	62
Social Assistance	13,064	16,896	19,413	20,524
Home Heating Oil Subsidy Program[iii]	17	--	--	--
Home Owners' Property Tax Rebate Program[i]	688	700	820	897
Workers' Compensation[i]	6,927	9,290	9,562[p]	10,130[e]

i. Represents expenditures for 1986, 1987, 1988 and 1989.

ii. This program was previously named the Senior Citizens' Land Tax Relief Program; it was amended in November 1989 to include disabled persons.

iii. Cancelled April 1987.

* Please see "Notes" following Table B.24 for footnotes regarding federal programs.

Notes Regarding Federal Programs

Tables B.13 to B.24

1. Represents all expenditures on the Basic OAS pension - this includes the amount of OAS paid to OAS/GIS pensioners.

2. Represents expenditures on GIS only.

3. Represents the value of CTC claims allowed in respect of the 1986, 1987, 1988 and 1989 taxation years.

4. Represents all benefit expenditures, including lump sum death benefits.

5. Represents expenditures on all types of UI benefits, including training courses approved by EIC and benefits to year-round and seasonal fishermen, participants in work-sharing and job creation projects and adoptive parents.

6. Includes payments to surviving dependants.

7. Includes expenditures in the Northwest Territories.

8. Includes expenditures in the Yukon.

9. Expenditures included in British Columbia's figures.

10. Expenditures included in Alberta's figures.

Federal Programs

Benefits

Table C.1
Old Age Security, Guaranteed Income Supplement and Spouse's Allowance
Maximum Monthly Benefits
by Program
1987 to 1990

Effective Date	OAS	GIS		SPA		OAS/GIS	
		Singles & One-Pensioner Families	Two-Pensioner Families (each pensioner)	Regular	Widowed	Singles & One-Pensioner Families	Two-Pensioner Families (each pensioner)
1987							
January	$297.37	$353.41	$230.17	$527.54	$582.42	$650.78	$527.54
April	300.34	356.94	232.47	532.81	588.24	657.28	532.81
July	303.64	360.87	235.03	538.67	594.71	664.51	538.67
October	308.19	366.28	238.56	546.75	603.63	674.47	546.75
1988							
January	310.66	369.21	240.47	551.13	608.46	679.87	551.13
April	313.15	372.16	242.39	555.54	613.33	685.31	555.54
July	315.97	375.51	244.57	560.54	618.85	691.48	560.54
October	320.08	380.39	247.75	567.83	626.90	700.47	567.83
1989							
January	323.28	384.19	250.23	573.51	633.17	707.47	573.51
April	325.87	387.26	252.23	578.10	638.24	713.13	578.10
July	330.43	392.68	255.76	586.19	647.17	723.11	586.19
October	337.04	400.53	260.88	597.92	660.11	737.57	597.92
1990							
January	340.07	404.13	263.23	603.30	666.05	744.20	603.30
April	343.13	407.77	265.60	608.73	672.04	750.90	608.73
July	347.93	413.48	269.32	617.25	681.44	761.41	617.25

Table C.2
Federal Family Allowances and Quebec Family Assistance Allowances
Monthly Benefits per Child
1987 to 1990

	1987	1988	1989	1990
Federal Family Allowances				
Family Allowance	$31.93	$32.38	$32.74	$33.33
Special Allowance	47.64	48.31	48.84	49.72
Alberta Variation				
Child, 0-6 years	25.20	25.50	25.80	26.30
7-11 years	30.80	31.00	31.30	31.90
12-15 years	40.80	41.00	41.20	42.00
16-17 years	46.40	46.70	46.90	47.90
Quebec Variation				
Child, 0-11 years				
First child	20.41	20.70	20.93	21.31
Second child	30.44	30.87	31.21	31.77
Third and each additional child	74.81	77.09	78.76	80.00
Child, 12-17 years				
First child	28.25	28.65	28.97	29.49
Second child	38.28	38.82	39.25	39.95
Third and each additional child	82.65	85.04	86.80	88.18
Quebec Family Assistance Allowances				
Quebec Family Allowance[1,2]				
First child	8.56	8.94	9.31	9.77
Second child	11.42	11.92	12.41	13.02
Third child	14.27	14.90	15.51	16.27
Fourth and each additional child	17.10	17.85	18.58	19.49
Allowance for Young Children[3]				
First child	--	--	8.34	8.75
Second child	--	--	16.67	17.49
Third and each additional child	--	--	41.67	43.71
Allowance for Handicapped Children				
Each eligible child	93.61	97.73	101.74	106.73
Allowances for Newborn Children[4]				
First Child[5]	--	500.00	500.00	500.00
Second Child	--	500.00	1,000.00[6]	1,000.00
Third and each additional child[7]	--	3,000.00	4,500.00[6]	6,000.00

1. Paid on behalf of children who are not wards of the province.
2. The Quebec Family Allowance is a tax credit payable in advance through the income tax system in monthly payments.
3. The Allowance for Young Children started in January 1989, replacing the Availability Allowance.
4. Allowances for Newborn Children came into effect in July 1988.
5. Lump sum payable upon birth or adoption.
6. Effective August 1989.
7. Total benefit payable in quarterly installments until the child reaches the age of four.

Table C.3
Child Tax Credit
Maximum Credits,[1] Income Threshold
and Cut-Off Levels
1987 to 1990 Taxation Years

Taxation Year	Maximum Credit (per child)	Income Threshold	Income Cut-off Levels				
			Number of Children				
			1	2	3	4	5
1987	$489	$23,760	$33,540	$43,320	$53,100	$62,880	$72,660
1988	559	24,090	35,270	46,450	57,630	68,810	79,990
1989	565	24,355	35,655	46,955	58,255	69,555	80,855
1990	575	24,769	36,269	47,769	59,269	70,769	82,269

1. Excluding the supplement in respect of children under seven. See Chapter 3 for details.

Table C.4
Canada and Quebec Pension Plans
Maximum Monthly Benefits
by Type of Benefit
1987 to 1990

Type of Benefit	Canada Pension Plan				Quebec Pension Plan			
	1987	1988	1989	1990	1987	1988	1989	1990
Retirement Pension[1]								
60 years	$365.06	$380.14	$389.38	$403.96	$365.06	$380.14	$389.38	$403.96
65 years	521.52	543.06	566.25	577.08	521.52	543.06	556.25	577.08
70 years	677.98	705.98	723.13	750.20	677.98	705.98	723.13	750.20
Disability Pension	634.09	660.94	681.23	709.52	634.09	660.94	681.23	709.52
Surviving Spouse's Pension								
65 and over	312.91	325.84[2]	333.75[2]	346.25[2]	312.91	325.84[2]	333.75[2]	346.25[2]
55-64 years	290.36	302.61[2]	311.61[2]	324.37[2]	506.39	528.15	546.39[2]	570.42[2]
under 55 years	290.36	302.61[2]	311.61[2]	324.37[2]	438.52	457.29	472.63[2]	493.12[2]
Combined Pension								
Retirement (65 years)/ Surviving Spouse's Pension	521.52	543.06	556.25	577.08	521.52	543.06	556.25	577.08
Disability/Surviving Spouse's Pension	764.47	796.70	820.29	853.79	764.47	796.70	820.29	853.79
Disabled Contributor's Child's Benefit	94.79	98.96	103.02	107.96	29.00	29.00	29.00	29.00
Orphan's Benefit	94.79	98.96	103.02	107.96	29.00	29.00	29.00	29.00
Death Benefit	2,590.00	2,650.00	2,770.00	2,890.00	2,590.00	2,650.00	2,770.00	2,890.00

1. Both CPP and QPP provide actuarially adjusted retirement benefits to persons retiring between the ages of 60 and 70.

2. Maximum benefits are slightly higher than shown in this table (because of the benefit calculation method) for those cases where the contributor died in December and the surviving spouse's pension began in January.

Table C.5
Unemployment Insurance
Premium Rates, Benefits and Earnings
1987 to 1990

	1987	1988	1989	1990
Minimum Weekly Earnings for Insurable Employment	$106.00	$113.00	$121.00	$128.00
Maximum Weekly Insurable Earnings	530.00	565.00	605.00	640.00
Basic Weekly Premium[1]				
Employee	2.35	2.35	1.95	2.25[3]
Employer	3.29	3.29	2.73	3.15[3]
Maximum Weekly Contribution				
Employee	12.46	13.28	11.80	14.40[3]
Employer	17.44	18.59	16.52	20.16[3]
Maximum Annual Contribution				
Employee	647.92	690.56	613.60	748.80[3]
Employer	906.88	966.68	859.04	1,048.32[3]
Maximum Weekly Benefit[2]	318.00	339.00	363.00	384.00
Net Annual Income Level at which UI benefits become repayable	$41,340	$44,070	$47,190	$49,920

1. Per $100 weekly insurable earnings.
2. The maximum weekly benefit is equal to 60% of maximum weekly insurable earnings.
3. Based on amendments in Bill C-21.

Table C.6
Veterans' and Civilians' Disability Pensions
Sample Monthly Benefits[1]
by Type of Benefit
1987 to 1990

Effective Date/Disability Rating	Single Person	Married Couple	First Child[2]	Widow(er)	First Orphan[3]	Exceptional Incapacity Allowance	Clothing Allowance[4]	Attendance Allowance[4]
100% Disability								
1987	$1,240.41	$1,550.51	$161.25	$930.31	$322.51	$218.89 to 656.64	$10.33 to 92.99	$131.34 to 820.80
1988	1,293.75	1,617.19	168.19	970.31	336.38	228.30 to 684.88	10.77 to 96.99	136.99 to 856.09
1989	1,346.79	1,683.49	175.08	1,010.09	350.17	237.66 to 712.96	11.21 to 100.97	142.61 to 891.19
1990	1,410.09	1,762.61	183.31	1,057.57	366.62	248.83 to 746.47	11.74 to 105.72	149.31 to 933.08
45% Disability								
1987	558.18	697.73	72.56	348.87	36.28	--	10.33 to 92.99	131.34 to 820.80
1988	582.19	727.74	75.68	363.87	37.84	--	10.77 to 96.96	136.99 to 856.09
1989	606.06	757.58	78.79	378.78	39.39	--	11.21 to 100.97	142.61 to 891.19
1990	634.54	793.18	82.49	396.59	41.25	--	11.74 to 105.72	149.31 to 933.08

1. Please note that these are sample benefits only. Different benefit levels are set for each of 20 classes of disability which range from 5% to 100% at 5% intervals.
2. An additional benefit may be payable on behalf of each dependent child of a disability pensioner. Rates are specified for the first, second and each subsequent child in annual rate tables.
3. An orphan's benefit may be payable on behalf of each dependent child of a surviving spouse. Rates are specified for the first, second and each subsequent child in annual rate tables. Please note that payment of this monthly benefit at the "45% Disability" rate or lower begins two years after the death of the disability pensioner, a lump sum payment having already been made.
4. Payment of the clothing and attendance allowances is not based on the percentage of disability.

Table C.7
War Veterans' and Civilian War Allowances
Maximum Monthly Benefits
by Type of Benefit
1987 to 1990

Effective Date	Single Person, Including Widow(er)	Blind Single Person, Including Widow(er)	Married Couple	Married Couple, One Partner Blind	Widow(er) with One Child	Each Dependent Child[1,2]	Orphan[2]
1987							
January	$710.78	$740.55	$1,079.20	$1,108.90	$1,079.20	$127.12	$380.90
April	717.89	747.96	1,089.99	1,119.99	1,089.99	128.39	384.71
July	725.79	756.19	1,101.98	1,132.31	1,101.98	129.80	388.94
October	736.68	767.53	1,118.51	1,149.29	1,118.51	131.75	394.77
1988							
January	742.51	773.67	1,127.46	1,158.48	1,127.46	132.80	397.93
April	748.51	779.86	1,136.48	1,167.75	1,136.48	133.86	401.11
July	755.25	786.88	1,146.71	1,178.26	1,146.71	135.06	404.72
October	765.07	797.11	1,161.62	1,193.58	1,161.62	136.83	409.98
1989							
January	772.72	805.08	1,173.24	1,205.52	1,173.24	138.19	414.08
April	778.90	811.52	1,182.63	1,215.16	1,182.63	139.30	417.39
July	789.80	822.88	1,199.19	1,232.17	1,199.19	141.25	423.23
October	805.60	839.34	1,223.17	1,256.81	1,223.17	144.08	431.69
1990							
January	812.85	846.89	1,234.18	1,268.12	1,234.18	145.38	435.58
April	820.17	854.51	1,245.29	1,279.53	1,245.29	146.69	439.50
July	831.65	866.47	1,262.72	1,297.44	1,262.72	148.74	445.65

1. An additional pension is payable on behalf of each dependent child. Note that a widow(er) with one child is paid the married rate; the additional child benefit is payable on behalf of the second and each subsequent child.

2. This benefit is reduced by an amount equal to any FA paid for that child.

Canada Assistance Plan

The Canada Assistance Plan (CAP), enacted in 1966, is administered by the Department of National Health and Welfare. CAP permits the federal government to contribute 50%[1] of the eligible costs incurred by the provinces and municipalities in providing assistance to persons in need and welfare services to those in need or who are likely to become in need if they do not receive such services.

The CAP program components are general assistance, homes for special care, health care, child welfare, welfare services and work activity projects. Approximately 85% of CAP expenditures fall under its assistance provisions, which include general assistance (cash welfare payments), care in homes for special care, certain health care costs and the majority of child welfare expenditures. The remaining 15% are for welfare services and work activity projects. Payments under the welfare services component support provincial administration costs (i.e., costs of administering assistance and welfare service programs) and welfare services (e.g., day-care and homemaker services). The individual CAP program components are described below.

i) General Assistance
CAP shares in the cost of general assistance which is provided by each province to persons who are in need. Assistance includes the following basic requirements: food, shelter, clothing, fuel, utilities, household supplies and personal requirements. Assistance may also include special needs such as: items incidental to carrying on a trade or other employment; items of special need necessary for safety, well-being or rehabilitation, including essential repairs or alterations to property; items required by disabled persons; and civil legal aid. CAP also shares in the cost of prescribed welfare services (e.g., day-care, rehabilitation and homemaker services) which may be purchased on behalf of persons in need.

ii) Homes for Special Care
CAP shares in the cost incurred by the provinces of providing care for persons in need residing in recognized homes for special care such as homes for the aged, nursing homes, child care facilities and hostels for battered women and children. Since April 1977, the major portion of federal costs related to long-term residential care for adults has been subsumed under the Extended Health Care Services Program of the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*.

iii) Health Care
CAP shares in certain health care costs, such as costs for drugs and dental care, provided they are not covered under universal health care programs of the provinces, or not block funded under the *Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act*.

iv) Child Welfare
The majority of the expenditures in this component relate to the costs of maintaining children in foster homes.

v) Welfare Services
CAP shares in a range of welfare services, such as day-care services for children; homemakers and other home support services; rehabilitation; community development services; and casework, counselling, assessment and referral services (including services for children who are in need of protection and preventive services to children in their own homes). A large portion of welfare service costs are for provincial and municipal administrative costs relating to

1 The February 1990 federal budget proposed limiting increases to the federal contribution to 5% for 1990-91 and 1991-92 in Ontario, Alberta and British Columbia. The B.C. Court of Appeal upheld the province's appeal; the federal government is appealing this ruling to the Supreme Court of Canada.

the delivery of assistance and welfare services.

vi) Work Activity Projects
CAP shares in the costs of work activity projects designed to assist people who experience unusual difficulty in obtaining or holding employment.

Conditions for Cost Sharing of General Assistance

Provincial governments are responsible for the design, comprehensiveness and the delivery of general assistance to the public. The federal government specifies conditions for cost sharing through the *Canada Assistance Plan Act* and Regulations, separate standard agreements signed with each province and program policies outlined in notes and guidelines.

Conditions for cost sharing are:

i) financial assistance must be provided to persons in need; these are defined as those who are found, on the basis of a needs test (see Overview to Chapter 4), to be unable to provide adequately for themselves and their dependants, persons under the age of 21 years who are in the care, custody or supervision of a child welfare authority, or foster children as defined by the Act;

ii) provinces must agree that a period of residence in the province or in Canada will not be required as a condition of eligibility for assistance; and

iii) provinces must establish, by law, a procedure by which applicants may appeal decisions with respect to social assistance.

In addition to the Act, Regulations and Agreements, there are four guidelines that relate specifically to general assistance. While these federal guidelines set limits that establish cost-sharing levels under CAP, the provinces may design and implement assistance programs as they deem appropriate. CAP Guidelines on Assistance are as follows:

i) Earnings Exemption Guideline;

ii) Liquid Asset Exemption Guideline;

iii) Special Flat Rate Allowance for Aged and Disabled Guideline; and

iv) Supplementation of Low Income Earnings Guideline.

The first two guidelines specify, for cost-sharing purposes, the maximum amount of employment income, allowances for work-related expenses and liquid assets that a province may exempt in arriving at the amount of benefit to be provided to an individual or family.

Expenditures

The CAP payments to provinces in 1989-90 for all components totalled $5.5 billion; of this total, $3.6 billion represented payments solely for general assistance. Table D.1 provides a breakdown of the general assistance payments by province for fiscal years 1987-88 to 1989-90.

Agreements to Enhance the Employability of Social Assistance Recipients

In September 1985, the federal ministers of the Department of National Health and Welfare and Employment and Immigration Canada, and the provincial ministers with responsibility for income security and the labour market developed a seven-point strategy intended to "break the cycle of welfare dependency". The strategy covered establishment and expansion of provincial and federal employment programs to assist social assistance recipients to enter the work force and allowed the diversion of funds, which would otherwise have been used for CAP cost-shared social assistance payments, to employment support initiatives.

Refer to the Overview in Chapter 4 for a description of this strategy.

Table D.1
Canada Assistance Plan - General Assistance
Federal Payments
to the Provinces/Territories
1987-88, 1988-89 and 1989-90
($000s)

Province/Territory	Federal Payments		
	1987-88	1988-89	1989-90
Newfoundland	53,899	54,640	59,609
Prince Edward Island	12,280	12,455	13,748
Nova Scotia	89,230	102,453	109,951
New Brunswick	117,517	113,768	118,092
Quebec[1]	1,059,051	1,060,727	1,071,979
Ontario	915,730	1,062,212	1,212,573
Manitoba	88,912	109,561	103,163
Saskatchewan	107,475	100,067	94,643
Alberta	296,523	327,863	341,729
British Columbia	447,572	439,187	436,157
Yukon	669	3,036	1,386
Northwest Territories	8,105	7,189	10,129
Total[2]	3,196,963	3,393,158	3,573,159

1. The federal contribution to Quebec includes cash payments and tax point transfers.
2. Totals may not add due to rounding.

Note: The above amounts reflect the payments made to the provinces/territories during the indicated fiscal year and may include costs incurred in previous years.

Federal Income Tax Credits and Deductions

Tax assistance measures provided under the federal personal income tax system are viewed as complementary to the Canadian income security system, and thus have been included in this Appendix. These provisions are administered by Revenue Canada, Taxation under the *Income Tax Act*, *Canada Pension Plan Act* and *Unemployment Insurance Act*.

The current income tax system provides tax assistance to eligible individuals through various tax credits which directly reduce their tax payable on their income tax form.

Effective January 1, 1991, the 7% Goods and Services Tax (GST) replaced the existing federal sales tax (13.5%) and applies to the vast majority of goods and services consumed in Canada. Exceptions include certain goods and services (e.g., basic groceries, prescription drugs, day-care services) and special arrangements made for certain suppliers (e.g., hospitals and school boards).

Discussed below are the following: Basic Personal Credit; Age Credit; Married/Equivalent to Married Credit; Dependent Child Credit; Credit for Infirm Dependants - Over Age 18; Disability Credit; Pension Credit; the Refundable Sales Tax Credit; and the Goods and Services Tax Credit. The Child Care Expense Deduction is also described in this Appendix.

The summaries below cover general eligibility requirements and maximum benefits. Each of the credits is indexed to the annual increase in the Consumer Price Index (CPI) in excess of 3%.

Refer to Chapter 3 for information on the federal Child Tax Credit (CTC) and to Chapter 5 for descriptions of provincial tax credits.

Personal Tax Credits

Basic Personal Credit

All taxfilers may claim this non-refundable credit. For the 1990 tax year, a single person is entitled to a tax credit of $1,049. This provides the same amount of tax assistance as would an exemption of $6,169 for those with taxable incomes up to $28,275.

Age Credit

A taxfiler who is over 65 years of age or reaches that age during the tax year may deduct $566 from federal tax payable. The credit, or a portion thereof, may be transferred from one spouse to the other in cases where one spouse does not require the full credit to reduce his or her tax to zero.

Married / Equivalent to Married Credit

A taxfiler who is married at the end of the tax year, and who supported a spouse during that year (or a part thereof) may be eligible for this credit. For 1990, a taxfiler whose spouse earns $514 or less receives the maximum credit of $874. If the spouse's net income during the year is over $514 and less than $5,655, the taxfiler receives a credit equal to 17% of the difference between $5,655 and the spouse's net income. If the taxfiler is living apart from the spouse at the end of the year by reason of marriage breakdown, the amount of the credit is based on the spouse's income for the year while married and not separated.

A maximum credit of $874 also replaces the former equivalent to married exemption. A taxfiler who is single, divorced, separated or widowed may claim this credit in respect of a financially dependent relative who lived with him or her during the tax year, including a child under 18, a parent, a grandparent, an infirm child over 18 or an infirm relative.

An individual may claim the married or equivalent to married credit in respect of only one other person; not more than one individual is entitled to the equivalent to married credit for the same person. Where two or more individuals may be entitled to claim in respect of the same person or same self-contained domestic establishment, they must agree which individual will claim the credit. Additionally, where a taxfiler is entitled to the equivalent to married credit in respect of a dependant, neither that taxfiler nor any other individual may claim that person as a dependant for purposes of the Dependent Child Credit.

Dependent Child Credit

A taxfiler may claim this credit on behalf of each child who is financially dependent on him or her and who is under age 18 at any time during the year. The amount of the credit is directly related to both the number of dependants and the dependants' income.

The maximum credit is payable with respect to children whose income does not exceed $2,570; for 1990, the maximum credit is $68 for each of the first two dependants and $136 for each subsequent child. The amount of the credit is reduced by 17% of the dependant's income in excess of $2,570.

Credit for Infirm Dependants - Over Age 18

A taxfiler may claim this credit on behalf of an individual who is dependent by reason of mental or physical infirmity and is over 18 years of age. For 1990, the maximum amount of the credit is $257; this is payable on behalf of an individual whose income was $2,570 or less, and is reduced by 17% of income in excess of this amount.

Disability Credit

In 1990, the value of this credit is $566. To be eligible, taxfilers must have a severe and prolonged mental or physical impairment that markedly restricts their basic activities of daily living. The impairment must also have lasted, or be expected to last, continuously for at least 12 months. Additionally, the condition must be certified by a medical doctor.

The unused portion of this credit may be transferred to a parent or grandparent, a spouse or to an adult child provided the disabled parent resides with the child.

Pension Credit

Taxfilers with pension income from eligible sources (normally an employer-sponsored pension or RRSP annuity) may claim a credit of up to $170 for 1990, depending on the amount of eligible income. A pensioner whose tax liability is insufficient to benefit from the credit may transfer the unused portion to a spouse.

Refundable Sales Tax Credit

For 1990, the credit is claimable by a family or individual whose net income is under $18,000 annually. To provide the best measure of command over resources, and hence need for the credit, non-taxable sources of income such as benefits from social assistance, GIS, SPA and Workers' Compensation must be reported in net income, as must other income that is subject to income tax. The amount of the credit is $140 for each eligible individual who is 19 years of age or over; $70 may be claimed in respect of each child who is under 19 years of age.

Goods and Services Tax Credit

The refundable Goods and Services Tax (GST) Credit is intended to provide lower income Canadians with the money to cover the costs of any goods and services taxes they have to pay. The Credit is to be paid four times a year. Application for the 1991 credit is made with the 1990 income tax return.

The credit will be $190 per adult and $100 per child payable in full to families with incomes of $24,769 or less. Benefits will be reduced at the rate of 5% of net income in excess of the $24,769 threshold. Single parents will be entitled to claim a full adult credit for one dependent child. Single individuals including single parents will be able to claim an additional credit of up to $100.

Deductions

Child Care Expense Deduction

A taxfiler with an eligible dependent child under 14 years of age, or 14 or over but mentally or physically infirm, may claim this deduction from total income for child care expenses incurred during the tax year. Generally, in order to claim this deduction, a taxfiler's income must be lower than that of the supporting person.[1] Allowable "child care expenses" are considered to be amounts paid for child care services required to enable the taxfiler to earn income from employment, to attend training courses or similar activities.

For the 1990 tax year, a single parent or the spouse with the lower income (in the case of a two-parent family) may claim $4,000 if the child is either under age seven at year end or has a severe and prolonged mental or physical impairment. Where the child is seven or over, the maximum deduction is $2,000. The family limit is the lesser of the maximum allowed for each child, actual expenses incurred or two thirds of the claimant's income. Under certain circumstances, such as where a supporting spouse becomes a full-time student or has a severe or prolonged impairment, the spouse with the higher income may claim the Child Care Expense Deduction.

Although receipts for child care expenses do not have to be filed with the tax return, they must be made available upon request. The name, address and social insurance number of the adult caregiver is provided when the claim is made.

Parents of children under seven years of age who do not have receipts for child care or who care for their children at home may receive a supplement to the

1 A "supporting person" is someone who lived with the taxfiler during the tax year and at any time during the first 60 days in the following year and is: a parent of the child; the taxfiler's spouse; or an individual claiming the child as a dependant.

Child Tax Credit in lieu of the Child Care Expense Deduction. Refer to Chapter 3 for details.

Table E.1a
Selected Federal Income Tax Exemptions and Deductions
Number of Exemptions and Deductions Claimed by Type of Exemption/Deduction and by Province/Territory
1987

Province/Territory	Exemptions				Deductions			Total[1]
	Basic Personal Exemption	Age Exemption	Married or Equivalent Exemption	Exemption for Wholly Dependent Children	Child Care Expense Deduction	Disability Deduction	Pension Income Deduction	
Newfoundland	344,080	28,900	62,690	88,740	18,440	3,890	13,620	560,360
Prince Edward Island	78,370	7,840	12,450	18,080	3,070	1,040	4,840	125,690
Nova Scotia	559,790	63,670	101,200	119,280	24,160	9,680	49,510	927,290
New Brunswick	463,400	50,960	76,380	102,300	20,390	7,150	34,920	755,490
Quebec	4,320,970	478,230	727,650	838,470	130,870	33,060	291,890	6,821,140
Ontario	6,393,420	783,800	943,150	1,208,480	228,140	93,560	594,710	10,245,260
Manitoba	746,680	118,590	118,090	137,700	25,170	15,580	67,760	1,229,570
Saskatchewan	616,930	88,290	100,910	137,960	21,780	6,270	49,720	1,021,860
Alberta	1,513,320	138,510	234,560	327,710	66,460	15,520	93,280	2,389,360
British Columbia	1,939,230	271,390	305,180	367,470	62,600	29,290	192,370	3,167,530
Yukon	15,760	500	2,230	3,100	780	100	500	22,970
Northwest Territories	27,310	570	4,320	6,930	1,340	110	210	40,790
Outside Canada	33,810	1,750	8,410	8,620	1,140	230	1,890	55,850
Total[1]	17,053,070	2,032,990	2,697,220	3,364,840	604,320	215,480	1,395,230	27,363,150

1. Totals may not add due to rounding.

Table E.1b
Selected Federal Income Tax Credits and Deductions[1]
Number of Credits and Deductions Claimed by Type of Credit/ Deduction and by Province/Territory
1988

Province/Territory	Non-Refundable Tax Credits						Deduction	Total[2]
	Basic Personal Credit	Age Credit	Married or Equivalent Credit	Dependent Child Credit	Disability Credit	Pension Income Credit	Child Care Expense Deduction	
Newfoundland	354,650	33,280	63,250	83,120	4,240	15,540	15,670	569,750
Prince Edward Island	81,440	9,650	11,710	16,380	1,190	5,800	3,160	129,330
Nova Scotia	572,880	70,070	104,340	109,050	10,610	54,760	22,790	944,500
New Brunswick	466,970	54,630	80,020	94,140	7,180	34,530	18,280	755,750
Quebec	4,469,290	530,320	766,730	778,630	48,160	316,670	133,460	7,043,260
Ontario	6,593,350	835,820	943,580	1,117,940	105,430	638,260	221,560	10,455,940
Manitoba	753,380	125,840	124,300	125,770	17,020	72,340	22,710	1,241,360
Saskatchewan	619,040	92,950	103,550	125,300	7,430	54,380	22,580	1,025,230
Alberta	1,554,500	149,500	251,120	312,070	19,380	99,560	59,490	2,445,620
British Columbia	2,016,190	291,890	318,420	334,050	34,440	205,680	56,000	3,256,670
Yukon	16,330	590	2,170	3,070	50	470	750	23,430
Northwest Territories	28,270	640	5,090	8,130	160	290	1,200	43,780
Outside Canada	36,380	2,280	8,570	7,700	210	2,400	1,240	58,780
Total[2]	17,562,670	2,197,460	2,782,840	3,115,350	255,510	1,500,680	578,870	27,993,380

1. Most exemptions and deductions were replaced by credits as of the 1988 tax year.
2. Totals may not add due to rounding.

Table E.1c
Selected Federal Income Tax Deductions and Non-Refundable Tax Credits
Number of Deductions and Non-Refundable Tax Credits Claimed by Type and by Province/Territory
1989

Province/Territory	Non-Refundable Tax Credits						Deduction	Total[1]
	Basic Personal Amount	Age Amount	Married or Equivalent Amount	Amount for Dependent Children	Disability Amount	Eligible Pension Income Amount	Child Care Expenses	
Newfoundland	363,470	37,060	62,390	79,820	5,070	16,720	15,490	580,020
Prince Edward Island	83,960	10,510	11,170	16,730	1,380	5,690	3,060	132,500
Nova Scotia	593,020	78,620	104,660	107,260	13,180	58,820	22,400	977,960
New Brunswick	482,380	64,610	82,740	92,710	8,430	42,420	18,450	791,740
Quebec	4,598,340	573,520	769,410	755,380	55,160	344,610	141,710	7,238,130
Ontario	6,799,310	897,470	934,100	1,122,730	125,050	683,250	226,100	10,788,010
Manitoba	760,220	126,820	118,020	128,750	18,700	73,740	24,070	1,250,320
Saskatchewan	626,510	102,480	99,780	123,430	8,580	57,890	23,480	1,042,150
Alberta	1,609,620	164,890	244,990	314,180	23,900	106,060	61,630	2,525,270
British Columbia	2,113,180	322,180	308,540	333,870	37,720	226,780	63,440	3,405,710
Yukon	16,950	630	2,270	2,820	40	500	800	24,010
Northwest Territories	29,590	850	5,370	7,810	150	500	1,440	45,710
Outside Canada	38,330	2,520	8,800	7,910	220	2,520	1,140	61,440
Total[1]	18,114,880	2,382,160	2,752,220	3,093,390	297,560	1,619,500	603,190	28,862,970

1. Totals may not add due to rounding.

Table E.2a
Selected Federal Income Tax Exemptions and Deductions
Amount of Exemptions and Deductions Claimed by Type of Exemption/ Deduction and by Province/Territory
1987
($000s)

Province/Territory	Exemptions				Deductions			Total[1]
	Basic Personal Exemption	Age Exemption	Married or Equivalent Exemption	Exemption For Wholly Dependent Children	Child Care Expense Deduction	Disability Deduction	Pension Income Deduction	
Newfoundland	1,451,286	76,301	198,817	105,629	30,048	11,361	13,282	1,886,724
Prince Edward Island	330,554	20,706	37,659	21,748	4,318	3,001	4,635	422,621
Nova Scotia	2,360,865	168,031	313,917	135,359	39,748	28,194	48,227	3,094,341
New Brunswick	1,955,433	134,495	239,338	115,102	34,010	20,507	33,904	2,532,789
Quebec	18,222,714	1,262,422	2,324,413	890,419	202,197	96,240	278,854	23,277,259
Ontario	26,925,054	2,068,632	2,929,829	1,315,099	404,650	271,096	568,485	34,482,845
Manitoba	3,147,869	312,931	369,114	156,955	36,278	45,212	63,354	4,131,713
Saskatchewan	2,602,546	233,083	307,355	164,724	30,613	18,612	46,643	3,403,576
Alberta	6,375,823	365,381	727,258	368,831	100,394	44,836	89,920	8,072,443
British Columbia	8,169,927	715,279	947,075	407,428	94,832	84,631	185,924	10,605,096
Yukon	66,495	1,309	7,349	3,202	1,287	324	489	80,455
Northwest Territories	115,250	1,515	14,296	9,193	2,510	309	210	143,283
Outside Canada	126,618	4,348	25,276	8,331	2,219	662	1,727	169,181
Total[1]	71,850,434	5,364,433	8,441,695	3,702,020	983,103	624,983	1,335,654	92,302,322

1. Totals may not add due to rounding.

Table E.2b
Selected Federal Income Tax Credits and Deductions[1]
Amount of Credits and Deductions Claimed by Type of Credit/ Deduction and by Province/Territory
1988
($000s)

Province/Territory	Non-Refundable Tax Credits						Deduction	Total[2]
	Basic Personal Credit	Age Credit	Married or Equivalent Credit	Dependent Child Credit	Disability Credit	Pension Income Credit	Child Care Expense Deduction	
Newfoundland	2,127,686	107,682	252,956	68,653	13,933	14,995	27,736	2,613,641
Prince Edward Island	488,382	31,179	46,205	15,312	3,749	5,555	5,342	595,724
Nova Scotia	3,436,516	226,708	408,674	87,483	34,126	52,702	41,127	4,287,336
New Brunswick	2,801,479	176,770	325,478	76,129	23,536	33,185	35,037	3,471,614
Quebec	26,796,534	1,715,932	3,152,443	590,497	156,841	301,281	259,165	32,972,693
Ontario	39,463,440	2,703,510	3,774,527	904,034	343,287	608,205	523,128	48,320,131
Manitoba	4,515,503	407,134	500,275	112,578	55,418	68,154	40,473	5,699,535
Saskatchewan	3,711,985	300,786	410,255	119,509	24,775	51,018	37,803	4,656,131
Alberta	9,308,085	483,781	998,544	266,063	62,875	95,607	120,314	11,335,269
British Columbia	12,060,880	943,926	1,279,220	278,345	110,050	198,627	120,128	14,991,176
Yukon	97,775	1,916	9,577	2,499	194	451	1,529	113,941
Northwest Territories	169,442	2,081	21,961	9,288	563	254	3,944	207,533
Outside Canada	196,220	7,009	33,274	5,662	676	2,218	2,647	247,706
Total[2]	105,173,926	7,108,416	11,213,389	2,536,053	830,023	1,432,252	1,218,373	129,512,432

1. Most exemptions and deductions were replaced by credits as of the 1988 tax year.
2. Totals may not add due to rounding.

Table E.2c
Selected Federal Income Tax Deductions and Non-Refundable Tax Credits
Amount of Deductions and Non-Refundable Tax Credits Claimed by Type and by Province/Territory
1989
($000s)

Province/Territory	Non-Refundable Tax Credits						Deduction	Total[1]
	Basic Personal Amount	Age Amount	Married or Equivalent Amount	Amount for Dependent Children	Disability Amount	Eligible Pension Income Amount	Child Care Expenses	
Newfoundland	2,204,717	121,267	250,151	67,619	16,805	16,417	29,521	2,706,497
Prince Edward Island	509,118	34,395	44,866	14,881	4,492	5,425	5,669	618,846
Nova Scotia	3,595,071	257,164	422,118	86,872	43,191	57,092	42,493	4,504,001
New Brunswick	2,924,802	211,407	332,582	73,178	27,939	41,101	37,928	3,648,937
Quebec	27,872,249	1,876,492	3,239,897	578,451	180,935	328,821	290,617	34,367,462
Ontario	41,140,913	2,936,194	3,785,565	901,014	410,269	651,719	539,473	50,365,147
Manitoba	4,604,382	414,960	481,603	115,329	61,159	69,814	42,658	5,789,905
Saskatchewan	3,799,784	335,324	402,132	115,844	28,105	54,514	43,736	4,779,439
Alberta	9,746,963	539,033	1,002,045	268,769	78,945	101,564	140,224	11,877,543
British Columbia	12,784,340	1,053,147	1,244,588	277,248	123,252	219,439	131,495	15,833,509
Yukon	102,725	2,061	10,012	2,198	137	493	1,653	119,279
Northwest Territories	178,942	2,788	23,967	8,526	631	492	3,352	218,698
Outside Canada	209,765	7,798	35,616	5,685	710	2,366	3,199	265,139
Total[1]	109,673,770	7,792,031	11,275,142	2,515,616	976,570	1,549,255	1,312,019	135,094,402

1. Totals may not add due to rounding.

Glossary

Beneficiary: the individual who is in receipt of benefits.

Budget deficit method: an individual's or family's budgetary requirements are compared to available income and resources in order to determine eligibility for provincial social assistance and the amount of entitlement.

Case: generally refers to the number of households (single or multiple-person) in receipt of benefits.

Child: refers to a person under 18 years of age unless otherwise noted.

Claimant: a person who applies, or has applied, for benefits.

Consumer Price Index (CPI): an economic indicator maintained by Statistics Canada that measures the percentage change through time in the cost of purchasing a constant group of goods and services representing the purchases by a particular population group in a specified time period. Several income security programs increase benefits periodically according to the CPI.

Contributory earnings: the annual earnings between a minimum level (Year's Basic Exemption) and a maximum level (Year's Maximum Pensionable Earnings) on which contributions to Canada and Quebec Pension Plans are based.

Contributory period: the number of months or years during which premiums have been paid by an employee to a social insurance plan.

Disentitlement: in the federal Unemployment Insurance (UI) program, specified circumstances may cause a claimant's benefits to be deferred until such time as the circumstances have changed. The minimum duration of disentitlement is one day. Reasons for disentitlement include: not looking for work, leaving the country or unduly restricting availability for work.

Disqualification: in the federal UI program, circumstances surrounding a claim for benefits may render the claimant ineligible for the receipt of benefits for a stated period. Disqualification may have the effect of extending the waiting period or reducing the number of weeks of benefits to which a person is entitled.

Dual contributor: an individual who has made valid contributions to both the Canada and Quebec Pension Plans. The administration having responsibility for the payment of benefits is determined by the usual place of residence of the contributor at the time of application.

Exemption level: in provincial social assistance programs, specified amounts of income and assets may be exempt from the calculation of an applicant's financial resources. Amounts beyond this level are deemed to be available for current maintenance of the applicant and any dependents.

Federal Consolidated Revenue Fund: all duties and revenues received by the federal government, other than those reserved for the provinces, constitute the Consolidated Revenue Fund.

Flat-rate benefit: the benefit level established for all beneficiaries of a program, regardless of an individual's circumstances.

Income cut-off level: in an income-tested program, the income cut-off level is the maximum amount of annual income a person can receive and still be eligible for benefits.

Income Security System: the network of federal, provincial and municipal programs that provides direct financial benefits to Canadian individuals and families. One of the main objectives of the system is to ensure that Canadians have incomes adequate to meet basic needs.

Income-tested program: a program that pays graduated benefits to families or individuals whose incomes are below a specified level.

Indexation: a procedure that permits the adjustment of benefit levels in order to compensate for changes in the cost of living. This is generally done using the CPI.

Insurable earnings: in social insurance programs, the amount of earnings used as the basis for calculating benefit levels.

Insurable employment: employment in which at least 15 hours are worked per week and where at least $128 are earned weekly (levels for 1990) is considered to be insurable under the federal UI program.

International Social Security Agreements: such agreements enable two countries to co-ordinate their social security programs that deal with the contingencies of old age, disability and death for people who have lived in both countries. They protect social security rights earned as a result of contributions to a particular program or periods of residence in a given country.

Needs-tested program: a program that provides benefits to individuals or families on the basis of a budget deficit test.

Net benefit expenditures: total or gross expenditures on benefits paid (excluding administrative expenses), adjusted to take into account such things as retroactive payments and overpayments.

Net income: an individual's total income from all sources minus certain specified deductions.

Pensionable condition: in the federal Veterans' and Civilians' Disability Pensions program, veterans suffering a disability that resulted from injury or disease attributable to specified military service are considered to be suffering from a pensionable condition.

Pensionable earnings: level of earnings used as the basis for calculating a retirement pension under the Canada and Quebec Pension Plans.

Pre-added budget: in provincial social assistance programs, several provinces use the concept of pre-added budget in determining benefits payable. The pre-added budget combines predetermined amounts for specified items of basic need, such as food, clothing and personal needs, to a stipulated maximum.

Provinces: term used to include the provinces and two territories.

Qualifying period: the number of months or years during which premiums must have been paid by an employee to a social insurance plan in order to be eligible for benefits.

Recipient: in the social assistance tables, "recipients" refers to the total number of individuals benefiting from benefit payments.

Reduction point: the reduction point in an income-tested program is the income ceiling below which maximum benefits are paid.

Reduction rate: in an income-tested program, the reduction rate is the rate at which benefits are decreased when income exceeds the reduction point. The rate is applied until income reaches a specified maximum level.

Senior citizens: a group of persons defined by the lower age limit of between 55 and 65 years, depending upon the program. The terms "elderly persons" and "aged persons" have been used interchangeably with "senior citizens" in some areas of the report.

Tax credits: specified credits against tax (e.g., Basic Personal Credit) which are claimed on the federal and Quebec income tax returns and which reduce the taxfiler's tax payable.

Tax deductions: specified deductions from total income which are claimed on the federal and Quebec income tax returns and which reduce the taxfiler's taxable income. An example is eligible child care expenses.

Taxable income: taxable income, as defined on the income tax return, is total income from all sources less specified expenses, exemptions, deductions and credits.

Top-up program: six provinces and two territories provide cash benefits to recipients of the federal Old Age Security, Guaranteed Income Supplement, and in some instances, Spouse's Allowance benefits. These supplements are often referred to as "top-ups".

Variable entrance requirement: the number of weeks of work required in order to qualify for benefits under the UI program, depending on the unemployment rate in the UI economic region in which the claimant resides. The number of weeks is generally between 10 and 20.

Waiting period: a specified period after eligibility for a program has been established and during which no benefits are payable.

Year's Basic Exemption: the amount of earnings (the first $2,800 in 1990) considered to be exempt in calculating earnings on which Canada and Quebec Pension Plan contributions are based.

Year's Maximum Pensionable Earnings: the maximum earnings on which contributions to the Canada and Quebec Pension Plan are based ($28,900 in 1990).

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